55185 1-11 A

THE
HUNDRED FORTY-SECOND
ANNUAL REPORT
OF THE
BANK COMMISSIONER
OF THE
State of New Hampshire

For the year ending December 31, 1986

Filed with the Governor and Council as required by RSA 383:15

1776

CONCORD, NEW HAMPSHIRE

1986

STATE OF NEW HAMPSHIRE

JOHN H. SUNUNU, GOVERNOR

BANK COMMISSIONER'S OFFICE

45 SOUTH MAIN STREET

CONCORD, NEW HAMPSHIRE

TELEPHONE 271-3561

BANK COMMISSIONER

A. Roland Roberge

DEPUTY BANK COMMISSIONER

Arlan S. MacKnight

His Excellency, John H. Sununu
and The Honorable Council
Executive Department
State House
Concord, New Hampshire 03301

Dear Governor Sununu and Council:

I have the honor of submitting to you the One Hundred Forty-Second Annual Report of the Bank Commissioner for the calendar year ending December 31, 1986, in compliance with the terms and provisions of RSA 383:15.

The report reflects the condition of the state chartered financial institutions and other factual data.

Respectfully submitted,

A. Roland Roberge

A. Roland Roberge
Bank Commissioner

PERSONNEL OF THE BANK COMMISSIONER'S OFFICE

CHIEF BANK EXAMINER

Leon S. Merrill, Jr.

BANK EXAMINERS IV

Paul E. Bourgault
Maurice H. Deschenes, Jr.
Allan N. Jeannotte
Thomas E. McShane
Wallace P. Rhodes

BANK EXAMINERS III

Gordon T. Cheney
Jean M. Dobbins
Robert E. Hallows
George D. Harrington
David W. Pickett
Robert E. Silver

BANK EXAMINERS II

Kerry R. Molin

CONSUMER CREDIT ADMINISTRATOR

Donn R. Inglis

ACCOUNTING TECHNICIAN

Kathy B. Wheeler

ADMINISTRATIVE ASSISTANT I

Carolyn L. Bond

STATISTICAL ASSISTANT

Theresa L. Simpson

WORD PROCESSOR OPERATOR II

Dawn Marie Allen

WORK PROCESSOR OPERATOR I

Marie J. Verville

TABLE OF CONTENTS

	PAGE
FOREWORD	13-18
LEGISLATION	19
BANK HOLDING COMPANIES	23-25
COMMERCIAL BANKS	29-89
SAVINGS BANKS	93-139
CO-OPERATIVE BANKS	142-151
CREDIT UNIONS	154-198
FIRST CHARTERED CREDIT UNION IN THE NATION	194-196
NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION	200-202
GRAPHIC TRENDS	204-212
MORTGAGE HOME LOAN LICENSEES	214-219
SMALL LOAN LICENSEES	222-226
FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE	228-240

INDEX	Location	Off., Dir., etc.	Report of Cond.	Earnings and Expenses
COMMERCIAL BANKS			Page	
Atlantic Trust Company	Newington	46	65	78
BankEast	Manchester	41-42	63	76
BankEast Trust Company	Manchester	43	63	76
Bedford Bank, The	Bedford	29	57	70
Belknap Bank & Trust	Belmont	30	57	70
Berlin City Bank, The	Berlin	30	58	71
Bristol Bank, The	Bristol	31	58	71
Charter Trust Company	Concord	33	59	72
City Bank and Trust	Claremont	32	59	72
Connecticut River Bank	Charlestown	31	58	71
Derry Bank and Trust Company	Derry	34	60	73
Durham Trust Company	Durham	35	60	73
Exeter Banking Company, The	Exeter	36	60	73
Family Bank & Trust, The	Allenstown	29	57	70
Fidelity Bank & Trust Company	Salem	51	68	81
Fiduciary Trust Company of New Hampshire	Rochester	50	67	80
First Colebrook Bank, The	Colebrook	32	59	72
First NH Bank of Lebanon	Lebanon	39	62	75
First NH Investment Services Corp.	Manchester	43	63	76
First Signature Bank & Trust Company	Portsmouth	48	66	79
Hillsborough Bank & Trust Company	Milford	44	64	77
Hanover Bank & Trust Company	Hanover	37	61	74
Indian Head Bank North	Littleton	40	62	75
Indian Head Bank and Trust Company	Portsmouth	49	67	80
Meredith Bank & Trust	Meredith	44	64	77
Monadnock Bank, The	Jaffrey	38	62	75
Nashua Trust Company	Nashua	45	64	77
New London Trust Company, The	New London	46	65	78
North Conway Bank	North Conway	47	65	78
Olde Port Bank & Trust Company	Portsmouth	50	67	80
Pelham Bank and Trust Company	Pelham	47	66	79
Plaistow Bank and Trust Company	Plaistow	48	66	79
Rockingham County Trust Co.	Salem	51	68	81
Seabrook Bank and Trust Company	Seabrook	52	68	81
Somersworth Bank, The	Somersworth	52	69	82
Suncook Bank, The	Suncook	53	69	82
Valley Bank, The	Hillsboro	38	61	74
Village Bank & Trust Company	Gilford	37	61	74
Valley Trust Company, The (In possession of the Bank Commissioner)	Penacook		89	
Trust Departments:				
BankEast Trust Company	Manchester		83	
Charter Trust Company	Concord		83	
Exeter Banking Company, The	Exeter		83	
Fiduciary Trust Company of New Hampshire	Rochester		85	
Nashua Trust Company	Nashua		84	
New London Trust Company, The	New London		84	
North Conway Bank	North Conway		84	
The Suncook Bank	Suncook		85	
Aggregate - Banking			86	87
Aggregate - Trust Departments			88	

INDEX	Location	Off., Dir., etc.	Report of Cond.	Earnings and Expenses
SAVINGS BANKS				
Amoskeag Bank	Manchester	102	119	130
BankEast Savings Bank and Trust	Rochester	109	122	133
Cheshire County Savings Bank	Keene	96	117	128
Claremont Savings Bank	Claremont	93	114	125
Concord Savings Bank	Concord	93	114	125
Dartmouth Savings Bank	Hanover	98	116	127
First NH-White Mountain Bank	North Conway	105	120	131
Fortune Guaranty Savings Bank	Windham	112	123	134
Franklin Savings Bank	Franklin	97	116	127
Iona Savings Bank	Tilton	111	123	134
Keene Savings Bank	Keene	99	117	128
Laconia Savings Bank	Laconia	99	117	128
Liberty Savings Bank	Salisbury	110	122	133
Mascoma Savings Bank	Lebanon	100	118	129
Meredith Village Savings Bank	Meredith	104	119	130
Merrimack County Savings Bank	Concord	94	114	126
New Hampshire Savings Bank	Concord	95	115	126
Peterborough Savings Bank	Peterborough	106	120	131
Piscataqua Savings Bank	Portsmouth	107	121	132
Plymouth Guaranty Savings Bank	Plymouth	107	121	132
Portsmouth Savings Bank	Portsmouth	108	121	132
Saver's Bank, The	Littleton	101	118	129
Savings Bank of Walpole	Walpole	111	123	134
Seacoast Savings Bank	Dover	96	115	126
Siwooganock Guaranty Savings Bank, The	Lancaster	100	118	129
Southeast Bank for Savings	Dover	96	115	126
Sugar River Savings Bank	Newport	105	120	131
United Savings Bank	Manchester	103-104	119	130
U.S. Savings Bank of America	Seabrook	110	122	133
Village Savings Bank	Greenville	97	116	127
Woodsville Guaranty Savings Bank, The	Woodsville	112	124	135
Trust Departments:				
Amoskeag Bank	Manchester		136	
New Hampshire Savings Banks	Concord		136	
Southeast Bank for Savings	Dover		136	
Aggregate - Banking			137	138
Aggregate - Trust Departments			139	
CO-OPERATIVE BANKS				
First Northern Co-operative Bank	Keene	143	146	148
First Savings and Loan Association of N.H.	Exeter	142	146	148
Hampton Co-operative Bank	Hampton	142	146	148
Milford Co-operative Bank	Milford	143	147	149
Plaistow Co-operative Bank	Plaistow	144	147	149
Salem Co-operative Bank	Salem	144	147	149
Aggregate			150	151

INDEX	Location	Off., Dir., etc.	Report of Cond.	Earnings and Expenses
CREDIT UNIONS				
AWANE Credit Union	Peterborough	167	180	191
Belknap County Federal Employees Credit Union	Laconia	159	175	186
Cathedral Parish Credit Union	Manchester	160	176	187
Central Credit Union	Suncook	169	182	193
Concord Postal Credit Union	Concord	155	173	184
Equity Employees Credit Union	Orford	166	180	191
Gateway Credit Union	Nashua	164	178	189
Granite State Credit Union	Manchester	160	176	187
Hanover Credit Union	Hanover	157	174	185
Holy Rosary Credit Union	Rochester	167	181	192
IPC Employees Credit Union	Bristol	155	172	183
J.F. & Associates Credit Union	Manchester	161	176	187
K.P. Credit Union	Dover	156	173	184
L'Ange Gardien Credit Union	Berlin	154	172	183
M P B Employees Credit Union	Keene	157	174	185
Manchester Municipal Employees Credit Union	Manchester	161	177	188
Monadnock Credit Union	Keene	158	174	185
N.H. Food Industry Credit Union	Manchester	162	177	188
Nashua Municipal Employees Credit Union	Nashua	164	179	190
Newco Credit Union	Newington	166	180	191
P E A Credit Union	Exeter	156	173	184
Postal Employees' Credit Union of New Hampshire	Manchester	162	177	188
SBB Employees Credit Union	Lebanon	159	175	186
S & C Credit Union	Keene	158	175	186
St. Joseph Hospital Employees Credit Union	Nashua	165	179	190
St. Mary's Bank (credit union)	Manchester	194	195	196
Somersworth General Electric Employees' Credit Union	Somersworth	168	181	192
Sprague-Nashua Credit Union	Nashua	165	179	190
Telephone Credit Union of NH	Manchester	163	178	189
Union Leader Employees Credit Union	Manchester	163	178	189
United Brotherhood Credit Union	Berlin	154	172	183
WPG Credit Union	Sandown	168	181	192
Aggregate			197	198
MISCELLANEOUS				
New Hampshire Business Development Corporation	Concord	200	201	202

INDEX PAGE

GRAPHIC TRENDS

Asset Distribution 204
Capital/Surplus to Year-End Assets 205
Trust Companies - Asset Growth and Capital Formation 206
Savings Banks - Asset Growth and Capital Formation 207
Co-operative Banks and Savings & Loans - Asset Growth and Capital Formation 208
Credit Unions - Asset Growth and Capital Formation 209
Deposit Growth Rates by Type of Institution 210
State Deposit Growth and Size Limit of RSA 384-B:3 211
Comparative Earnings to Average Assets 212

MORTGAGE HOME LOAN LICENSEES

Listing of Licensees 214-216
Consolidated Statement of Condition 217
Consolidated Statement of Income and Expenses 218
Consolidated Analysis of Loans 219

SMALL LOAN LICENSEES

Listing of Licensees 222
Consolidated Statement of Condition 223
Consolidated Statement of Income and Expenses 224
Consolidated Analysis of Loans 225
Consolidated Report of Suits, Possession and Sale of Chattels 226

FINANCIAL INSTITUTIONS

Listing of all Financial Institutions in New Hampshire 228-[illegible]

FOREWORD

The one hundred forty-second annual report of the Bank Commissioner contains consolidated reports of condition, consolidated analyses of earnings and other information of commercial banks, savings banks, co-operative banks, credit unions and other financial institutions operating under state charters.

PURPOSE OF THE BANKING DEPARTMENT

To protect the public interest by securing the safety and soundness of banking and by promoting fair competition.

FUNCTIONS OF THE BANKING DEPARTMENT

General supervision of all state chartered financial institutions including commercial banks, mutual savings banks, guaranty savings banks, co-operative banks, credit unions, small loan companies, mortgage home loan companies and retail sales of motor vehicle companies.

Conduct examinations of each institution to insure sound financial management in compliance with banking laws and regulations.

File with the Governor and Council the Annual Report of the Bank Commissioner which contains a consolidated report of condition and a consolidated analysis of earnings of each commercial bank, savings bank co-operative bank and credit union. Consolidated statements of condition, income and expense and analyses of loans are filed for mortgage home loan companies and small loan companies.

Responsible for the investigation of branch applications, new bank applications and conversion, merger and consolidation applications of state chartered institutions. Process applications of banks for the authority to issue additional capital stock. In the event of a liquidation, take possession of the property and business and exercise authority to collect obligations due the institution and take whatever steps are necessary to protect its assets and the interest of its depositors.

LEGAL HOLIDAYS - CALENDAR YEAR 1987

New Year's Day	January 1st	Columbus Day	October 12th
Washington's Birthday	February 16th	Veterens Day	November 11th
Fast Day	April 27th	Thanksgiving Day	Whenever Appointed
Memorial Day	May 30th		
Independence Day	July 4th	Christmas Day	December 25th
Labor Day	September 7th		

LEGAL HOLIDAYS - CALENDAR YEAR 1988

New Year's Day	January 1st	Columbus Day	October 10th
Washington's Birthday	February 15th	Election Day	November 1st
Fast Day	April 25th	Veterans Day	November 11th
Memorial Day	May 30th	Thanksgiving Day	Whenever Appointed
Independence Day	July 4th		
Labor Day	September 5th	Christmas Day	December 26th

NUMBER OF INSTITUTIONS

	December 31, 1986
Commercial Banks	38
Mutual Savings Banks	16
Guaranty Savings Banks	15
Co-operative Banks	3
Stock Co-operative Banks	3
Credit Unions	31
First Credit Union in the Nation	1
Miscellaneous Institution	1
Small Loan Licensees	49
Mortgage Home Loan Licensees	124
In Possession (The Valley Trust Company)	1
	282

NUMBER OF BRANCHES - OPERATING

Commercial Banks	99
Savings Banks	89
Co-operative Banks	8
	196

RETAIL INSTALMENT SALES OF MOTOR VEHICLES (RSA 361-A)

Retail Sellers	286
Retail Sellers' Branches	18
Sales Finance Licensees	35
Sales Finance Licensees' Branches	2
	341

NEW BANKS APPROVED

Beach Bank (Interim Bank)	489 Lafayette Road Seabrook
Dartmouth Savings Bank	40 South Main Street Hanover
First Cheshire Bank	15 Main Street Keene
First NH Investment Services Corp.	1 Hampshire Plaza Manchester
First NH - White Mountain Bank (Interim Bank)	Main Street North Conway
Hillsborough Bank & Trust Co.	232 Nashua Street Milford
United Cooperative Bank (Interim Bank)	156 Hanover Street Manchester
United Savings Bank	156 Hanover Street Manchester

BRANCHES APPROVED

Amoskeag Savings Bank (as a result of merger) Manchester	Jct. of Routes 101A & 12A Amherst
Amoskeag Savings Bank (as a result of merger) Manchester	Route 101 Bedford
Amoskeag Savings Bank (as a result of merger) Manchester	City Plaza, 188 Main Street Nashua
Bankeast Savings Bank and Trust Rochester	180 Washington Street Dover
City Bank and Trust Claremont	Route 12A Lebanon
Connecticut River Bank Charlestown	255 West Street Keene
Dartmouth Savings Bank Hanover	137 and 139 Broad Street Claremont
First NH - White Mountian Bank (as a result of merger) North Conway	173 Pleasant Street Berlin
First NH - White Mountian Bank (as a result of merger) North Conway	171 Main Street Colebrook
North Conway Bank North Conway	Route 16, Main Street North Conway

BRANCHES APPROVED (CONTINUED)

Plaistow Bank and Trust Company Plaistow	Main Street Newton
Plymouth Guaranty Savings Bank Plymouth	Curry Place, Route 3 Holderness
Rockingham County Trust Co. Salem	Hood Plaza Derry
Rockingham County Trust Co. Salem	348 Lafayette Road Hampton
Rockingham County Trust Co. Salem	Plaistow City Shopping Center Plaistow
Rockingham County Trust Co. Salem	Shaw's Plaza Stratham
Saver's Bank, The Littleton	106 Main Street West Lebanon
United Savings Bank Manchester	West Broadway Derry

BRANCH DISCONTINUED

Southeast Bank for Savings Dover	683 Central Avenue Dover

MERGERS APPROVED

Cheshire National Bank, The Keene	INTO	First Cheshire Bank Keene
Farmers and Traders National & Savings Bank Colebrook	INTO	First NH - White Mountain Bank North Conway
Pelham Bank and Trust Company Pelham	INTO	PelWinSal Bank and Trust Company Pelham (Interim Bank)
Seabrook Bank and Trust Company Seabrook	INTO	Beach Bank Seabrook (Interim Bank)
United Co-operative Bank Manchester	INTO	United Savings Bank Manchester
White Mountain National Bank North Conway and North Conway Bank Berlin	INTO	First NH - White Mountain Bank North Conway

CONVERSION TO STATE CHARTER

United Federal Bank, fsb Manchester	TO	United Cooperative Bank Manchester

CONVERSION OF MUTUAL FINANCIAL INSTITUTIONS TO STOCK FORM FINANCIAL INSTITUTIONS

Cheshire County Savings Bank Keene	Approved
Keene Savings Bank Keene	Approved
Milford Co-operative Bank Milford	Approved
Portsmouth Savings Bank Portsmouth	Approved

CHARTER AMENDMENTS

Belknap Bank & Trust Belmont	Increased capital stock from 300,000 shares par $5.33 to 400,000 shares par $5.33.
First Signature Bank and Trust Company North Hampton	Changed of location from North Hampton to Portsmouth.
Hillsborough Bank & Trust Co. Milford	Increased capital stock from 200,000 shares par $1.00 to 280,000 shares par $1.00.

REMOTE SERVICE UNITS ACCEPTED IN 1986 BY BANK

	FILED:
AMOSKEAG BANK	
833 Central Avenue, Dover	1/31/86
725 Second Street, Manchester	12/08/86
1500 South Willow Street, Manchester	12/08/86
Pheasant Lane Mall, Nashua	12/08/86
Route 16, Lilac Mall, Rochester	1/31/86
CHESHIRE COUNTY SAVINGS BANK	
130 Elm Street, Keene	7/14/86
FIRST NH BANK OF LEBANON	
Route 12-A, West Lebanon	3/23/86
KEENE SAVINGS BANK	
Hilson Shopping Center, Keene	6/17/86
Winchester Street, Keene	6/17/86
LACONIA SAVINGS BANK	
Junction US 3 & I-93, Ashland	4/10/86
125 South Main Street, Franklin	8/21/86
Route 11-A, Gilford	12/15/86
193 Court Street, Laconia	4/10/86
378 South Main Street, Laconia	8/21/86
Route 3, Weirs Boulevard, Laconia	4/10/86
Meredith Bay Plaza, Meredith	4/10/86
Route 25, Meredith	4/10/86

RULES OF THE BOARD OF TRUST COMPANY INCORPORATION

CHAPTER	TITLE	EFFECTIVE DATE
Tru 400	Electronic Customer Service Terminals	2/24/86
Tru 502.08 (c)	Acquisition of The Securities of Converting and Converted Savings Banks, Prohibition on Offers to Acquire and Acquisition of Stock for Three Years Following Conversion	5/29/86
Tru 502.08 (f)	Acquisition of The Securities of Converting and Converted Savings Banks, Optional Charter Provisions	5/29/86

RULES OF THE BANK COMMISSIONER

CHAPTER	TITLE	EFFECTIVE DATE
Ban 504	Commerical Deposits Repealed	8/06/86
Ban 1000	Sale of Motor Vehicles	8/21/85
Ban 1103	Annual Report of Institutions	3/03/86
Ban 1104	Institutions Required to Home Fidelity Coverage	3/26/86
	Amended, Section 1104.04	7/24/86
	Amended, Section 1104.05 (b)	12/04/86
Ban 1105	Purchase and Sale of Securities	7/24/86
Ban 1401	Records and Accounts	7/07/86
Ban 1410	Verification of Deposits Amended, All Sections	7/07/86
Ban 1420	Sale of Negotiable Checks	7/07/86
Ban 1430	Pledge of Securities to Secure Funds	7/07/86
Ban 1440	Petition for Incorporation by a Savings Bank	7/07/86
Ban 1800	Bank Reserves, Reports and Deposit of Securities	7/07/86
Ban 2100	Loans Insured by a Private Insurance Company	7/07/86
Ban 2600	Mortgage Home Loans	3/03/86
	Amended, Section 2601.01	12/04/86
	Repealed, Section 2604.01	12/04/86

LEGISLATION ENACTED BY THE 1986 SESSION OF THE LEGISLATURE RELATING TO REGULATION OF CONSUMER CREDIT TRANSACTIONS

CHAPTER	RSA	DESCRIPTION
92	358-K	1, was amended: new paragraph XII defines "interest" new paragraph XIII defines "Other charges"
92	358-K	3, was amended: allowing the advance collection of interest at inception of the loan to achieve a common or convenient monthly payment date.
92	358-K	4, a new section: exception to achieve a common or convenient monthly payment date.
92	358-K	6, new section: includes transactions secured by real property mortgage.

LEGISLATION ENACTED BY THE 1986 SESSION OF THE LEGISLATURE RELATING TO SAVINGS BANKS

122	386	10, paragraph II: requiring depositors ratification, if in converting from a mutual savings bank to a stock savings bank, securities are issued other than securities of the converting savings bank or holding company.

LEGISLATION ENACTED BY THE 1986 LEGISLATURE RELATING TO CREDIT UNIONS

32	394-B	53, paragraph I was amended: providing that a majority of those members voting may approve conversion of a state credit union to a federal credit union.

LEGISLATIONS ENACTED BY THE 1986 LEGISLATURE RELATING TO MORTGAGE HOME LOANS

92	398-A	2, paragraph III was amended: allows a prepayment penalty if in writing if agreed upon by the borrower and licensee.
92	398-A	2, paragraph IV was amended: allows loan payments to be applied as provided in the note.
92	398-A	2, paragraph VI was amended: allows any type of mortgage or repayment plan.
92	398-A	3, was amended: deleted the requirement that the interest rate must be stated in the mortgage.
92	398-A	10, paragraph III was repealed.
92	398-A	13, paragraph IV was repealed.

LEGISLATION ENACTED BY THE 1986 LEGISLATURE RELATING TO CUSTODY AND ESCHEAT OF UNCLAIMED AND ABANDONED PROPERTY.

204	471-A	chapter repealed.
204	471-C	new chapter.

BANK HOLDING COMPANIES

AND

SUBSIDIARY BANKS

BANK HOLDING COMPANIES AND SUBSIDIARY BANKS

- Amoskeag Bank Shares, Inc.
  - Amoskeag Bank
  - Meridian Corporation
  - Souhegan National Bank

- Bankcore, Inc.
  - North Conway Bank

- Bank of New Hampshire Corp.
  - Bank of New Hampshire, N.A.
  - The Bristol Bank
  - Strafford National Bank

- BankEast Corporation
  - BankEast
  - BankEast Savings Bank & Trust
  - BankEast Trust Company

- Bay Point Bancorp, Inc.
  - Meredith Bank & Trust

- Cheshire Financial Corporation
  - Cheshire County Savings Bank

- Community Bankshares, Inc.
  - Concord Savings Bank

- Connecticut River Bancorp, Inc.
  - Connecticut River Bank
  - Peoples National Bank of Littleton

- Cornerstone Financial Corporation
  - Derry Bank and Trust Company

Finest Financial Corporation

- Pelham Bank and Trust Company

First Coastal Banks, Inc.

- First National Bank of Portsmouth
- Merchants National Bank (Dover)

First Colebrook Bancorp, Inc.

- First Colebrook Bank

First Discount Bank

- First Deposit National Bank

First NH Banks, Inc.

- Bedford Bank, The
- Exeter Banking Company, The
- First Capital Bank, N.A.
- First NH Bank of Lebanon
- First NH-White Mountain Bank
- Granite State Bank, National Association
- Laconia Peoples National Bank & Trust Company
- Merchants National Bank of Manchester, The
- Plymouth Guaranty Savings Bank
- Wolfeboro National Bank, The

Granite State Bankshares, Inc.

- Keene Savings Bank

Indian Head Banks Inc.

- Dartmouth National Corp.
- Indian Head Bank North
- Indian Head Bank and Trust Company
- Indian Head National Bank, Nashua
- Indian Head National Bank of Keene

NFS Financial Corp.

- Nashua Federal Savings & Loan Association

BANK HOLDING COMPANIES AND SUBSIDIARY BANKS (Continued)

NTC Corporation
- Nashua Trust Company

New Hampshire Savings Bank Corp.
- New Hampshire Savings Bank
- Rockingham County Trust Co.

North American Bancorp.
- Farmington Nat'l. & Savings Bank

Numerica Financial Corp.
- Home Bank, fsb
- Numerica Savings Bank, fsb

Pemi Bancorp, Inc.
- Pemigewasset National Bank

Profile Financial Corp.
- Plaistow Bank and Trust

Seashore Bankshares, Inc.
- Seabrook Bank and Trust Company

United Banks Corporation
- Hanover Bank & Trust Company

United Saver's Bancorp, Inc.
- Belknap Bank & Trust
- Saver's Bank, The
- United Savings Bank

Village Financial Corporation
- Village Bank & Trust Company

ABSTRACTS OF THE ANNUAL REPORT

OF

COMMERCIAL BANKS

SHOWING LOCATION,

NAMES OF OFFICERS

AND DIRECTORS

ALLENSTOWN

THE FAMILY BANK & TRUST
ROUTE 3
ALLENSTOWN, NEW HAMPSHIRE 03275
TEL. 485-8444

(Year of Incorporation - 1980)

OFFICERS

CHAIRMAN OF THE BOARD
Bert R. Whittemore

PRESIDENT
** D. Frank Duris

VICE PRESIDENT/OPERATIONS
J. Thomas Mitchell

TREASURER
Judith A. Clemons

LOAN OFFICER
Cynthia F. Marcotte

DIRECTORS

* Stephen Bronstein
* D. Frank Duris
* Stanley F. Grimes
G. Stetson Heiser
Philip F. Kennedy
Elizabeth H. McFall
* Alfred P. Monacella, Sr.
Kenneth N. Osborne
Howard C. Saturley
* Claire P. Scott
Richard F. Therrien
Charles W. Thompson
* Bert R. Whittemore

BEDFORD

THE BEDFORD BANK
106 SOUTH RIVER ROAD
BEDFORD, NEW HAMPSHIRE 03102
TEL. 668-1500

(Year of Incorporation - 1972)

BRANCHES

Route 102, Londonderry, NH 03053
Tel. 434-4576

Intersections Rts. 111 & 111A, Windham, NH 03087
Tel. 898-9888

OFFICERS

PRESIDENT
** Alvah D. Chisholm

VICE PRESIDENTS
Robert R. McLean
Frederick V.C. Savage

VICE PRESIDENT/OPERATIONS
Nita J. Raby

ASSISTANT OPERATIONS OFFICER
Diane O'Clair

CONSUMER CREDIT OFFICER
Marie W. Scribner

ASS'T. CONSUMER CREDIT OFFICERS
Dolores L. Snyder
Linda A. Tremblay

MORTGAGE LOAN OFFICER
Sandra Rigazio

RETAIL SERVICES OFFICER
Mary E. Snow

COMMERCIAL CREDIT OFFICER
Joanne M. Blinn

COMMERCIAL LOAN OFFICER
Leo E. Bergeron

MARKETING OFFICER
Anna M. Raudonis

BRANCH MANAGERS
Kim Ackerson
Jean M. Suraci

DIRECTORS

* Alvah D. Chisholm
John B. Clover
Christopher Congdon
* Dean Kamen
Paul Kfoury
Everett McAffe, Jr.
* David H. McDuffee
William O. Merrill
Ferne Schmidtchen
* Nicholas Skaperdas
Michael Spector
* Bradford Thomas
Gerald Vecchione
Donald Wheeler

* Investment Committee Members
** Chief Executive Officer

BELMONT

BELKNAP BANK & TRUST
ROUTES 3 & 11, BELKNAP MALL
BELMONT, NEW HAMPSHIRE 03220
TEL. 528-1800

(Year of Incorporation - 1979)

BRANCHES

880 Central Street, Franklin, NH 03235
Tel. 934-6800

Main Street, Meredith, NH 03253
Tel. 279-7061

OFFICERS

CHAIRMAN OF THE BOARD
Willard G. Martin, Jr.

PRESIDENT
** John P. Samborski

VICE PRESIDENT/TREASURER
Robert B. Runnells

VICE PRESIDENT
Donald M. Grahame

ASS'T. VICE PRESIDENTS
Susan K. Dunlap
Judy Nelson

CONSUMER LOAN OFFICER
Kathryn G. MacRae

BRANCH MANAGERS
Stephanie Belair
David Kerr

DIRECTORS

* Robert C. Boulanger
* Warren C. Clement
Charles W. H. Lowth, Jr.
Willard G. Martin, Jr.
Stephen P. McNeil
* Russell Sabanek
* John P. Samborski
* Edward F. Schofield
* Glenn E. Shaw
* Sheila D. Weeks

BERLIN

THE BERLIN CITY BANK
9 MAIN STREET
BERLIN, NEW HAMPSHIRE 03570
TEL. 752-1171

(Year of Incorporation - 1901)

BRANCH

2 State Street, Groveton, NH 03582
Tel. 636-1611

OFFICERS

CHAIRMAN OF THE BOARD
Arnold P. Hanson

PRESIDENT
** Lloyd B. Rines

EXECUTIVE VICE PRESIDENT/TREASURER
Francis Deasy

SENIOR VICE PRESIDENT/SENIOR LOAN OFFICER
Paul G. Campagna

ASSISTANT VICE PRESIDENT/ASSISTANT TREASURER
Jacqueline L. Napert

ASSISTANT TREASURER/LOAN OFFICERS
Ruby M. Shepard
Richard J. Sirois

INTERNAL AUDITOR
Doris G. Dube

MANAGER OF INFORMATION SYSTEMS
Lawrence J. Bessinger

BRANCH MANAGER
Ronald P. Goudreau

ASS'T. BRANCH MANAGER
Lillian Landry

DIRECTORS

Arthur J. Bergeron
Thomas E. Brannen
Herbert N. Buckley
Bernard R. Gallagher
* Arnold P. Hanson
Ralph A. Labnon
John D. Morton
* Edward J. Reichert
Lawrence G. Richards
* Lloyd B. Rines
Joseph N. Rozek
* William J. Woodward

---

* Investment Committee Members
** Chief Executive Officer

BRISTOL

THE BRISTOL BANK
CENTRAL SQUARE
BRISTOL, NEW HAMPSHIRE 03222
TEL. 744-8521

(Year of Incorporation - 1898)

OFFICERS

CHAIRMAN OF THE BOARD
T. Holmes Moore

PRESIDENT
** William C. Gilson

VICE PRESIDENT/TREASURER
Douglas C. Benton

VICE PRESIDENT
Joyce E. Smith

ASSISTANT VICE PRESIDENT
Dennis P. Woodward

LOAN OFFICER
Donna W. Lowell

DIRECTORS

* John C. Conkling
Alan E. Esty
D. Victor Field
* Gerald G. Gaucher
William C. Gilson
Dorothy M. Gordon
William C. Hoyt
John W. Matthews
* T. Holmes Moore
* Daniel R. W. Murdock
Ralph Shackett
William C. Walsh
Burton W. Williams

CHARLESTOWN

CONNECTICUT RIVER BANK
P.O. BOX 500 - MAIN STREET
CHARLESTOWN, NEW HAMPSHIRE 03603
TEL. 826-7764

(Year of Incorporation - 1864)

BRANCHES

82 Pleasant Street, Claremont, NH 03743
Tel. 543-1276

Route 123, Langdon, NH 03602
Tel. 835-6333

1 Main Street, West Lebanon, NH 03784
Tel. 298-8614

OFFICERS

PRESIDENT
** John E. Bentley

VICE PRESIDENT/TREASURER
Jeffrey M. Lessels

VICE PRESIDENTS
Walter H. Harrington
Paul D. Slade

ASSISTANT TREASURERS
Brenda Lindblade
Normand Paulhus, II
Edna R. Scott
Nancy E. Smith

LOAN OFFICERS
Thomas D. Bentley
Gary S. Crosby
Robert Kasprzak
Paul D. Silva
Joseph M. Sorrentino

ASS'T. LOAN OFFICER
Brenda I. Ouellette

ASS'T. OPERATIONS OFFICER
Stephen J. Bentley

DIRECTORS

Ernest L. Bell, III
* John E. Bentley
John D. Bourdon
Paul S. Cray
Paul B. Dutton
John C. Follett
John E. Follett
Theodore J. Frizzell
* Walter H. Harrington
* David T. Henry
Irving R. Mandinach
David O. Morse, Sr.
John Parker
Stewart A. Rouse
Roger H. Ryan

---

* Investment Committee Members
** Chief Executive Officer

CLAREMONT

CITY BANK AND TRUST
24 TREMONT SQUARE
CLAREMONT, NEW HAMPSHIRE 03743
TEL. 543-0111

(Year of Incorporation - 1977)

BRANCH

Route 12A, West Lebanon, NH 03784
Tel. 298-5850

OFFICERS

CHAIRMAN OF THE BOARD
George E. Veilleux

PRESIDENT
** William F. Murray

EXECUTIVE VICE PRESIDENT
Nicholas C. Marro

VICE PRESIDENT/TREASURER
William D. Waite

VICE PRESIDENTS
Edwin S. Childs
Roland V. Stoodley, Jr.

ASSISTANT TREASURER
Karen M. Ouellette

DIRECTORS

Roselyn Caplan
Donald Foisy
Norman Grover
* Charles W. Johnson
Thomas G. Levesque
* Nicholas C. Marro
* William F. Murray
Charles P. Puksta
* Dorothy Roman
* Charles Sprague
* Roland V. Stoodley, Jr.
* George E. Veilleux

COLEBROOK

THE FIRST COLEBROOK BANK
147 MAIN STREET
COLEBROOK, NEW HAMPSHIRE 03576
TEL. 237-5551

(Year of Incorporation - 1889)

OFFICERS

CHAIRMAN OF THE BOARD
Norman S. Brungot

VICE CHAIRMAN OF THE BOARD
Victor P. Bruno

PRESIDENT
** Harry L. Olmstead, Jr.

VICE PRESIDENT
Robert W. Gooch

ASSISTANT VICE PRESIDENT
Jean B. Grapes

TREASURER
Barbara V. Haynes

ASSISTANT TREASURER
William C. Haynes

MORTGAGE LOAN OFFICER
Jean F. Ladd

BOOKKEEPING OFFICER
Madeline Boucher

CUSTOMER SERVICE OFFICER
Sharon Leicht

DIRECTORS

* Norman S. Brungot
* Victor P. Bruno
* Robert W. Gooch
* Wendell L. Herman
* Palmer B. Lewis
* Eric S. Livingstone
* Harry L. Olmstead, Jr.
* Warren E. Pearson
* Malcolm R. Washburn

* Investment Committee Members
** Chief Executive Officer

CHARTER TRUST COMPANY

P.O. BOX 1374 - 95 NORTH MAIN STREET
CONCORD, NEW HAMPSHIRE 03301
TEL. 224-1350

(Year of Incorporation - 1984)

OFFICERS

CHAIRMAN OF THE BOARD/TRUST OFFICER/TREASURER
** Robert J. Diefendorf

PRESIDENT/TRUST OFFICER/SECRETARY
Niall MacDonagh

VICE PRESIDENT/TRUST OFFICER
Daniel R. Gornell

OPERATIONS OFFICER/CLERK
Gina L. Gilmore

DIRECTORS

* William J. Baldasaro
* Scott Brackett
* Robert J. Diefendorf
* Jean E. Kennedy
* Niall MacDonagh
* David E. Tardif
* Stephen R. Theroux
* Richard Young

* Investment Committee Members
** Chief Executive Officer

DERRY

DERRY BANK AND TRUST COMPANY
P.O. BOX 326 - 15 EAST BROADWAY
DERRY, NEW HAMPSHIRE 03038
TEL. 432-9517

(Year of Incorporation - 1969)

BRANCHES

Crystal Avenue, Derry, NH 03038
Tel. 432-9517

Route 111, East Hampstead, NH 03826
Tel. 382-7111

Birchwood Plaza, Candia, NH 03034
Tel. 483-2151

Routes 102 & 121, Chester, NH 03036
Tel. 887-4496

Massabesic & Porter Streets, Manchester, NH 03103
Tel. 625-4644

N. Side Plaza, D.W. Highway N., Manchester, NH 03104
Tel. 622-7616

OFFICERS

CHAIRMAN OF THE BOARD
Niles F. Jensen

PRESIDENT
** John M. Terravecchia

EXECUTIVE VICE PRESIDENT/C.O.O.
G. Robert Smith

FIRST VICE PRESIDENT
Howard S. Dearth

SECOND VICE PRESIDENTS
Horace A. Holaday, Jr.
Andrew C. Mack

VICE PRESIDENT/CONTROLLER
Robert E. Benoit

VICE PRESIDENT/BRANCH ADMIN.
Catherine A. Gelinas

VICE PRESIDENT
K. Ernest Duckworth

ASSISTANT VICE PRESIDENT
Dolores T. Brusky
Margaret B. deRedon
Terry Girolimon

TREASURER
Arnold C. Soney

ASSISTANT TREASURER
O. A. Lafontaine
Dolores M. Smith
Bonnie A. White
Katherine E. Zysk

ASSISTANT TREASURER/
LOAN OFFICER
Carlton H. White

SECRETARY
Edward D. Bureau

COMPLIANCE OFFICER
Karen L. Duval

SENIOR LOAN OFFICER
Mary Ann Landers

LOAN OFFICER
Donna J. Donovan

COMMERICAL LOAN OFFICER
Edward G. Dumm

MORTGAGE SERVICING OFFICER
Joan M. Willey

AUDITOR
Paul J. Mitchell

BRANCH MANAGER
Marilyn T. DiResto

DIRECTORS

Rolfe G. Banister
* Edward D. Bureau
Donald L. Cusson
* Howard S. Dearth
* William M. Hardy
* Horace A. Holaday, Jr.
* Niles F. Jensen
Andrew C. Mack
George F. Menard
* Glenn E. Peabody
* Paul T Phillips
Albert H. Rioux, Sr.
* G. Robert Smith
* Arnold C. Soney
* John M. Terravecchia
John J. Zito

* Investment Committee Members
** Chief Executive Officer

DURHAM

DURHAM TRUST COMPANY
70 MAIN STREET
DURHAM, NEW HAMPSHIRE 03824
TEL. 868-5574

(Year of Incorporation - 1947)

BRANCHES

151 Congress Street, Portsmouth, NH 03801
Tel. 436-9008

566 Islington Street, Portsmouth, NH 03801
Tel. 431-3611

OMNE Mall, Portsmouth, NH 03801
Tel. 436-5722

OFFICERS

CHAIRMAN OF THE BOARD
Lawrence E. O'Mara

PRESIDENT
Alva F. Fernandez

EXECUTIVE VICE PRESIDENT
** Edward K. Ward

SENIOR VICE PRESIDENT
Charles R. Betteley

VICE PRESIDENTS
James B. Helps
Gary E. Lundh
Neil Neilinger

COMPTROLLER
Michael J. Turcotte

DIRECTORS

* Earl J. Dearborn

* Alva F. Fernandez

* Constance W. O'Mara

* Lawrence E. O'Mara

Vacancy created by deceased director not filled until January, 1987.

---

* Investment Committee Members
** Chief Executive Officer

EXETER

THE EXETER BANKING COMPANY
154 WATER STREET
EXETER, NEW HAMPSHIRE 03833
TEL. 772-4761

(Year of Incorporation - 1893)

BRANCHES

11 Front Street, Exeter, NH 03833
Tel. 772-4761

Lafayette Road, Hampton Falls, NH 03844
Tel. 926-3362

Lafayette Road, North Hampton, NH 03862
Tel. 964-5518

Parade Mall, Portsmouth, NH 03801
Tel. 430-9393

Raymond Shopping Center, Raymond, NH 03077
Tel. 895-3186

Portsmouth Avenue, Stratham, NH 03885
Tel. 772-6655

OFFICERS

PRESIDENT/TREASURER
** Richard D. Lund, Jr.

SR. VICE PRESIDENT/OPERATIONS
Edwin R. Baker

SENIOR VICE PRESIDENT/
COMMERCIAL LENDING
Kenneth Davis

SENIOR VICE PRESIDENT FINANCE
Robert A. Vachon

SENIOR VICE PRESIDENT
Joseph S. LaRochelle, Sr.

VICE PRESIDENTS
Marcia J. Cowan
John F. Cullinane
John D. Hebert
Rudolph C. Hede
Richard Pouliot
Wayne A. Skoglund
Charles A. Walker

VICE PRESIDENT/COMPTROLLER
Philip E. DuPont

ASSISTANT VICE PRESIDENTS
Janis C. Kern
Jeffrey C. Leathe
Stephen H. Searway
Bette Southwick
Stephanie J. Treadwell

ASSISTANT TREASURER
Evelyn Pettiglio

LOAN OFFICER
Richard J. Abbott

ASSISTANT TRUST OFFICER
Patricia S. Qualter

ASSISTANT OPERATIONS
OFFICER
Joan E. Smart

ADMINISTRATIVE ASSISTANTS
Theresa A. Abbott
Carolyn Curley
Martina J. Jackson
Carol Russell
Lucille Winkley

BRANCH MANAGERS
Robert M. Beaulac
Allen S. Gould
David G. Picha
Margaret Withstandley

ASSISTANT BRANCH
MANAGER
Anita Ramsdell

DIRECTORS

* Edward E. Bulmer
* Robert H. Clement
* Edwin L. Collishaw, Jr.
* Michael J. Dalton
* John W. Flynn, Jr.
* Edward A. Gage
* Stephen G. Kurtz
* Roy A. Ladner
* Richard D. Lund, Jr.
* John R. Maher
* John J. Quinn
* Ronald A. Remick
* Fred A. Wentworth

* Investment Committee Members
** Chief Executive Officer

GILFORD

VILLAGE BANK & TRUST COMPANY
P.O. BOX 7345 - COUNTRY CLUB ROAD
GILFORD, NEW HAMPSHIRE 03246
TEL. 528-3000

(Year of Incorporation - 1981)

OFFICERS

CHAIRMAN OF THE BOARD
Edgar D. McKean, III

PRESIDENT
** Gregory M. Dickinson

VICE PRESIDENT/TREASURER
John H. Martin

ASSISTANT TREASURER
Elaine L. B. Miller

ASSISTANT TREASURER/
OPERATIONS OFFICER
Mary Richardson

ADMINISTRATOR ASSISTANT/
MORTGAGE OFFICER
Joanne T. Pike

INSTALMENT LOAN OFFICER
Lynn Ostrand

DIRECTORS

* Kim E. Baron
* William F. Crane
* Gregory M. Dickinson
Lawrence W. Guild, II
* David F. Haley
* Sandra T. McGonagle
Edgar D. McKean, III
* Bradley J. Thompson

HANOVER

HANOVER BANK & TRUST COMPANY
P.O. BOX A-158 - 80 SOUTH MAIN STREET
HANOVER, NEW HAMPSHIRE 03755
TEL. 643-4200

(Year of Incorporation - 1973)

BRANCHES

105 Hanover Street, Lebanon, NH 03766
Tel. 298-7737

Main Street, Orford, NH 03777
Tel. 353-4324

K-Mart Plaza, West Lebanon, NH 03784
Tel. 298-8787

OFFICERS

CHAIRMAN OF THE BOARD
** Frederic R. Dawe

VICE PRESIDENT/TREASURER
Alan A. Howard

VICE PRESIDENT
James J. Lafiosca

ASSISTANT TREASURERS
Brenda K. Bergeron
Kathy M. Oakes
Teri Wegmann

SECRETARY
James A. Saggiotes

DIRECTORS

* Richard Alafat
* Donald deJ. Cutter
* Robert W. Crichlow
* Frederic R. Dawe
* John Gannon
* James J. Lafiosca
* Ernest W. LeBlanc
* John E. Mann
* Thomas F. Purcell, Jr.
* James A. Saggiotes
* Earl Strout
* Sybil Williamson

* Investment Committee Members
** Chief Executive Officer

HILLSBORO

THE VALLEY BANK
P.O. BOX 906 - 117 WEST MAIN STREET
HILLSBORO, NEW HAMPSHIRE 03244
TEL. 464-5541

(Year of Incorporation - 1973)

BRANCH

Maple Street, Henniker, NH 03242
Tel. 428-3235

OFFICERS

CHAIRMAN OF THE BOARD/ PRESIDENT
Richard W. Withington

VICE CHAIRMAN/TREASURER
** William F. Kacmarcik

VICE PRESIDENTS
Judith H. Avery
Merle R. Patenaude, Jr.

SECRETARY
Douglas S. Hatfield, Jr.

ASSISTANT LOAN OFFICER
Jo-Ann S. Lawrence

BRANCH MANAGER
Nancy St. Laurent

DIRECTORS

Gordon J. Allen
Duane J. Clement
* Leo Dube
Richard Edmunds
* Douglas S. Hatfield, Jr.
* Daniel G. Hingston
Robert J. Johnson
* William F. Kacmarcik
Paul F. Kerber
Donald E. Knapton
Milton H. Morris
* Merle R. Patenaude, Jr.
* Richard W. Withington, Sr.
Samuel C. Zachos

JAFFREY

THE MONADNOCK BANK
87 MAIN STREET
JAFFREY, NEW HAMPSHIRE 03452
TEL. 532-7788

(Year of Incorporation - 1865)

BRANCHES

Peterborough Shopping Village, Peterborough, NH 03458
Tel. 924-9433

Main Street, Rindge, NH 03461
Tel. 899-5167

Central Square, Troy, NH 03465
Tel. 242-7737

OFFICERS

PRESIDENT
** Robert W. Allen

VICE PRESIDENT/TREASURER
Dennis P. O'Loughlin

VICE PRESIDENTS
Wayne R. Gordon
William R. Spaulding

ASSISTANT VICE PRESIDENTS
Larraine J. Caswell
Forrest R. Kimball
JoAnn M. St. Pierre
Patricia T. Sawtelle

ASSISTANT TREASURERS
Kathleen G. Halfpenny
Eleanor I. Maki
Dorothy S. Richards

ASSISTANT MORTGAGE OFFICER
Sarita R. Lanpher

CONSUMER LOAN OFFICERS
Liane T. Ozenich
Carl S. Wiley
Jeanne A. Witty

DIRECTORS

* Robert W. Allen
Christopher V. Bean
* Delcie D. Bean
Reynold A. Belletete
Charles H. Griswold
D. Glyn Millard
* Walter R. Peterson
* Francis X. Quinlan

---

* Investment Committee Members
** Chief Executive Officer

LEBANON

FIRST NH BANK OF LEBANON
20 WEST PARK STREET
LEBANON, NEW HAMPSHIRE 03766
TEL. 448-4410

(Year of Incorporation - 1829)

BRANCHES

Route 4, Enfield, NH 03748
Tel. 632-5511

43 South Main Street, Hanover, NH 03755
Tel. 643-5452

Main Street, Meriden, NH 03770
Tel. 469-3341

Route 12A, Plainfield, NH 03781
Tel. 675-6326

67 Main Street, West Lebanon, NH 03784
Tel. 298-8459

Route 12A, West Lebanon, NH 03784
Tel. 298-8715

OFFICERS

CHAIRMAN OF THE BOARD
Channing T. Brown

PRESIDENT
** S. Whitney Dickey

EXECUTIVE VICE PRESIDENT
Peter C. Brown

VICE PRESIDENT/
ADMINISTRATION
William R. Hatch

VICE PRESIDENT/
OPERATIONS
Paul T. Przybyla

VICE PRESIDENT
J. R. Peter Gamble

ASSISTANT VICE PRESIDENT/
OPERATIONS
Ellen L. Close

ASSISTANT VICE PRESIDENT/
BRANCH ADMINISTRATION
Patricia L. Lynaugh

ASSISTANT VICE PRESIDENT/
COMMERICAL LOANS
Timothy vanBlommesteyn

SENIOR CONSUMER LOAN OFFICER
Brian W. Embury

LOAN OFFICERS
Charlene D. Ricker
Noemi V. Wilson

LOAN OPERATIONS OFFICER
Louis J. Stivali

COMPTROLLER
Albert E. Joy

MARKETING OFFICER
Frank P. Marafiote

PERSONNEL DIRECTOR
Thomas B. Mulcahy

BRANCH MANAGERS
Donna J. Barden
Robert A. Mansell
Jane E. Nugent
Pamela W. Webster

DIRECTORS

* Channing T. Brown
Peter L. Christie
Deborah J. Cooper
Warren E. Craumer
Frederick G. Cushing, Jr.
* S. Whitney Dickey
Ernest G. Eaton
James F. Gosselin
* Lawrence A. Kelly
Kenneth G. Smith
James W. Varnum
Roger S. Wood

---

* Investment Committee Members
** Chief Executive Officer

LITTLETON

INDIAN HEAD BANK NORTH
160 MAIN STREET
LITTLETON, NEW HAMPSHIRE 03561
TEL. 444-6521

(Year of Incorporation - 1978)

BRANCHES

Main Street, Bethelem, NH 03574
Tel. 869-3348

Main Street, Conway, NH 03838
Tel. 447-5425

Main Street, Franconia, NH 03580
Tel. 823-5517

240 Main Street, Lisbon, NH 03585
Tel. 838-6662

Routes 16 & 302, North Conway, NH 03860
Tel. 356-6305

Indian Mound Shopping Center, Ossipee, NH 03864
Tel. 539-4300

Kings Square, Whitefield, NH 03598
Tel. 837-2531

55 Central Street, Woodsville, NH 03785
Tel. 747-3341

OFFICERS

CHAIRMAN OF THE BOARD
** Joseph R. Richard

PRESIDENT/C.O.O.
Willard G. Bromage, Jr.

SENIOR VICE PRESIDENT/TREASURER
James E. Tibbetts

VICE PRESIDENTS
Richard T. Brunelle
Stephen E. Colby
Loretta G. Silver

VICE PRESIDENT/BRANCH MANAGER
A. Frank Steigler, III

ASSISTANT VICE PRESIDENTS
Fred A. Page
Carol Walker

ASSISTANT VICE PRESIDENT/CONSUMER LOAN OFFICER
Judith Helfand

ASSISTANT TREASURER
Lillian Sylvestre

OPERATIONS OFFICER/SECURITY OFFICER
Nancyanne Dickowski

TRUST OFFICER
Marlene Gallinelli

CONSUMER LOAN OFFICER
Carol Boucher

COMMERCIAL LOAN OFFICERS
Brenda Bigelow
Debbie Fischbein
Russell Hilliard
Wolfgang Kanschat

MORTGAGE LOAN OFFICERS
Patricia Clark
John Griffith

LOAN OFFICERS
Nora Clark
Daniel Cullen

LOAN OFFICER/BRANCH MANAGERS
Dorothy Belmore
John Cobb
Charlene McGee

BRANCH MANAGERS
Terry Daniels
Barbara Luoma
Mildred Nelson
Fran Roderick

DIRECTORS

* Willard G. Bromage, Jr.
* Arthur F. Brown, Jr.
Frank G. Clark, Jr.
* Calvin J. Coleman
Winton J. Eastman
* Laurent R. Fournier
* Ralph L. Grindle, Jr.
Kenneth M. Grout
* David R. Hastings, II
* Joseph R. Richard
Francis D. Roy
* Wayne B. Ruggles
Herbert Schneider
John H. Tilton
* Richard G. White
Robert Whitney, Jr.
Wendell D. Woodbury

* Investment Committee Members
** Chief Executive Officer

MANCHESTER

BANKEAST
ONE WALL STREET
MANCHESTER, NEW HAMPSHIRE 03105
TEL. 624-6000

(Year of Incorporation - 1891)

BRANCHES

91 South River Road, Bedford, NH 03102
Tel. 624-6000

Claremont Shopping Center, Claremont, NH 03743
Tel. 542-7755

Pine and Pleasant Street, Claremont, NH 03743
Tel. 542-7755

Fort Eddy Road, Concord, NH 03301
Tel. 224-8100

116 North Main Street, Concord, NH 03301
Tel. 224-8100

223 Lowell Road, Hudson, NH 03051
Tel. 880-5300

7 McGregor Street, Manchester, NH 03103
Tel. 624-6000

South Willow Street, Manchester, NH 03103
Tel. 624-6000

Route 25, Meredith, NH 03253
Tel. 279-7954

295 Main Street, Nashua, NH 03061
Tel. 880-5300

122 Northeast Boulevard, Nashua, NH 03062
Tel. 880-5300

55 Main Street, Newport, NH 03773
Tel. 863-1750

P.O. Box 322, Route 11, Sunapee, NH 03782
Tel. 763-5400

P.O. Box 185, Main Street, Warner, NH 03278
Tel. 456-2272

Center Street, Wolfeboro, NH 03894
Tel. 569-4222

(Continued on next page)

MACHESTER

BANKEAST
ONE WALL STREET
MANCHESTER, NEW HAMPSHIRE 03105

(Continued from previous page)

DIRECTORS

CHAIRMAN OF THE BOARD
W. N. DeWitt

PRESIDENT
** Paul F. Leaming

REGIONAL VICE PRESIDENTS
Robert F. Fournier
George T. Hamilton
Robert J. Rzasa
Robert E. Sager
Brian P. Towne
David G. Wilson

SR. VICE PRESIDENTS
Peter C. Anderson
Harry L. Deas, III
Corrine P. Landry

VICE PRESIDENTS
Donald J. Aldrich
Corinne J. Austin
Allan F. Everson
James J. Gibney
Timothy D. Holt
Thomas L. Parrott
John E. Prewitt
Norman L. Prudhomme
Bruce S. Seymore
Paul D. Spang
James R. Wood

ASS'T. VICE PRESIDENTS
Terence Casey
Marie M. Grenier
Bonita J. Gourdreau
Richard L. Jackson
Arthur Letendre
Victor Levesque
Thelma G. McNamara
Joan M. Mothes
Michael J. Perrella
Theresa S. Peterson

Vernon T. Studer
Susie Vachon
Vincent H. Vieten
Evelyn M. Wirta
Kathleen R. Worthington

COMM'L LOAN OFFICERS
Stephen Allbee
Deborah Blondin
Roger L. Turner

CONSUMER LOAN OFFICER
Hamlen C. Boynton

PERSONAL BANKING OFFICERS
Suzanne T. Boucher
Dennis B. Plante

BUSINESS DEV. OFFICER
Raymond P. Lambert

ADMINISTRATIVE OFFICERS
Claudette Brown
Evangeline Gokas

LOAN OFFICER
Norma McGray

CONST. LOAN OFFICER
Timothy M. Hartshorn

OPERATIONS OFFICER
Ella M. Casey

LOAN REVIEW OFFICER
David L. Means

RETAIL BANKING OFFICER
Patricia M. Kelly

BRANCH ADMINISTRATOR
Katherine S. Conant

MANAGER COML. CREDIT DEPT.
Peter C. Preston

MANAGER DEPOSIT SERVICES
Judith M. Malik

CARD PLAN MANAGER
Robert H. Mercer

ASS'T. SERV. MANAGER
Leuda Haueu

CUSTOMER SERVICE MANAGER
Denise Hippert

RETAIL SERVICES MANAGER
Donald O. Perron

BRANCH MANAGERS II
Meredith M. Bentas
Donna B. King
Mary Sullivan
Wanda L. Thompson

BRANCH MANAGER I
Joan Gagne

CASH MNG'T. SALES REP.
Joanne Biron

SR. LOAN COUNSELORS
Lisa A. Hooper
Dennis A. Lamper
Gloria I. Loughlin

MORTGAGE LOAN COUNSELOR
Venessa Vittum

SPVR. PROOF/TRANSIT
Martha Armstrong

CUST. ACCOUNT ADMINISTRATOR
Louis V. Hebert

OFFICERS

* William H. Craig

* Cornelius DeValk

* W. N. DeWitt

* Michael H. Foster

* Robert E. Heath

* Bruce M. Keller

* Paul F. Leaming

* George T. Matarazzo

* Soterios A. Saggiotes

* John I. Snow

* Thomas W. Sweeney, Jr.

* Raymond F. Truncellito

* Albert B. Wright

* Investment Committee Member
** Chief Executive Officer

MANCHESTER

BANKEAST TRUST COMPANY
TWO WALL STREET
MANCHESTER, NEW HAMPSHIRE 03105
TEL. 624-6282

(Year of Incorporation - 1983)

OFFICERS

PRESIDENT/TREASURER
** Carroll E. Winch

SENIOR VICE PRESIDENT/INVESTMENTS
David L. Carlson

VICE PRESIDENT/PENSION MARKETING
Steven M. Winslow

VICE PRESIDENTS
David C. Bliss
Robert N. Grady
John M. McNamara

ASSISTANT VICE PRESIDENT/TRUST OFFICERS
Linda C. Courtemanche
Roberta R. Freedman

SENIOR PORTFOLIO MANAGER
Mark R. Litzerman

SENIOR TRUST OFFICER
Norma L. Goddard

TRUST OFFICERS
Brenda B. Harrington
Cindy J. Motta
M. Claire Williams

TAX & COMPLIANCE OFFICER
Leo W. Kulig

SECRETARY
Joan M. Mothes

DIRECTORS

* W. N. DeWitt

* Peter Hamblett

* Paul F. Leaming

* John I. Snow

* Walter W. Vail

* Carroll E. Winch

MANCHESTER

FIRST NH INVESTMENT SERVICES CORP.
1000 ELM STREET
MANCHESTER, NEW HAMPSHIRE 03101
TEL. 668-5000

(Year of Incorporation - 1986)

OFFICERS

PRESIDENT
** John L. Claps

VICE PRESIDENT/INVESTMENT OFFICER
William A. Proskow

ASSISTANT VICE PRESIDENT/TRUST OFFICER
Gregory S. Boyd

SECRETARY
John S. Fellows

DIRECTORS

* Frank O. Buhl

* Richard L. Cathie

* John L. Claps

* James W. Coleman

* Caleb W. Whiton

* Investment Committee Members
** Chief Executive Officer

MEREDITH

MEREDITH BANK & TRUST
P.O. BOX 799 - ONE BAY POINT
MEREDITH, NEW HAMPSHIRE 03253
TEL. 279-7907

(Year of Incorporation - 1924)

BRANCHES

North Main Street, Ashland, NH 03217
Tel. 968-7131

Route 25, Moultonboro, NH 03254
Tel. 476-5551

OFFICERS

CHAIRMAN OF THE BOARD/
PRESIDENT
** Richard G. Gilcreast

SENIOR VICE PRESIDENT
Russell P. Brown

VICE PRESIDENT
John E. Rohde

TREASURER
Joseph P. Conway, Jr.

ASSISTANT VICE PRESIDENT
Donna G. Kramer

ASSISTANT TREASURER
Linda R. Fitts

DIRECTORS

Enid R. Burrows

* Neil A. Cowan

Denley W. Emerson

* Gordon M. Foss

* Richard G. Gilcreast

* A. Walter Hill

Margaret P. Lunt

* David S. Sticht

James A. Wallace

MILFORD

HILLSBOROUGH BANK & TRUST CO.
P.O. BOX 247 - 29 ARMORY ROAD
MILFORD, NEW HAMPSHIRE 03055
TEL. 672-0270

(Year of Incorporation - 1986)

OFFICERS

CHAIRMAN OF THE BOARD/PRESIDENT
** Daniel S. Day

EXECUTIVE VICE PRESIDENT
James C. Theos

VICE PRESIDENT
Carol-Ann Sibson

DIRECTORS

* William J. Clark

* Daniel S. Day

* Edward H. Fillmore

* Robert C. Getchell

* John Miles Keefe

* Thomas F. Moran

* Paul D. Spiess

* Investment Committee Members
** Chief Executive Officer

NASHUA

NASHUA TRUST COMPANY
P.O. BOX 607 - 194 MAIN STREET
NASHUA, NEW HAMPSHIRE 03061
TEL. 882-2755

(Year of Incorporation - 1889)

BRANCHES

71 Lowell Road, Hudson, NH 03051
Tel. 882-2755

33 Coliseum Avenue, Nashua, NH 03063
Tel. 882-2755

238 Main Street, Nashua, NH 03060
Tel. 882-2755

Southgate Plaza, Nashua, NH 03060
Tel. 882-2755

One Trafalgar Square, Nashua, NH 03063
Tel. 882-2755

OFFICERS

CHAIRMAN OF THE BOARD
Robert J. Cross

PRESIDENT
** Norman B. Storrs

VICE PRESIDENT/SECRETARY
Mark E. Leonardi

VICE PRESIDENT/TREASURER
James H. Munroe

VICE PRESIDENT/
TRUST OFFICER
William M. Prizer, III

VICE PRESIDENTS
David P. Bingham
D. Paul Lamont
Robert R. Pinsonneault
David L. Smith
Albert G. Trudeau

ASS'T. VICE PRESIDENT/
TRUST OFFICER
Harry G. Locke

ASS'T. VICE PRESIDENT/
MARKETING OFFICER
Marylin Morgan

ASS'T. VICE PRESIDENTS
Peter L. Banks
Elaine D. Ethier
Conrad E. Thibault
John C. Waszeciak, Jr.
Stanley W. Wilkicki, Jr.

ASS'T. TREASURERS
Dorothy E. Cota
Carol Ford
Lucille L. L'Heureux
Mariette C. Sirois
Carolyn Livingston Spiller

MORTGAGE LOAN OFFICERS
Carolyn Dunlap
Linda L. Ellis

LOAN OFFICERS
Peter B. Alden
Andrea A. Boyce
Catherine N. Connolly
Irene A. Peters
M. Melissa Zettelmeyr

TRUST OPERATIONS OFFICER
Thomas A. Jasalavich

TRUST OFFICER
Ashley D. Burt, Jr.

ASS'T. TRUST OFFICER
Judith K. Noel

TRUST ADMINISTRATOR
Gretchen A. Teich

ASS'T. OPERATIONS OFFICER
L. Cheryl Freed

PERSONNEL OFFICER
Lynn A. Labrie

RETAIL DEVELOPMENT OFFICER
Nancie A. Caron

ADMINISTRATIVE ASSISTANT
Lucille Lockwood

CONTROLLER
Julien J. Houle

AUDITOR
Richard T. Kunzler, II

CREDIT MANAGER
Wayne Nelson

MANAGERS
Lorraine C. Caterino
Timothy O. Cramer
Julia A. Flowers
Lorraine L. Staby
Helga Wester

DIRECTORS

* Joseph A. Bellavance
* Leon P. Brassard
* Emile Chagnon, Jr.
* Louis C. Chagnon
* Robert J. Cross
* Donald W. Erion
* David C. Hamblett
* Jack R. Law
* James A. Lyons
* Gerald R. Prunier
* John J. Singer, Jr.
* James K. Stellos
* Norman B. Storrs
* Allan H. Swanson
* Samuel A. Tamposi, Sr.
* Samuel A. Tamposi, Jr.
* David E. Tully
* Charles E. Wingate, Jr.
* William W. Zechel

* Investment Committee Members
** Chief Executive Officer

NEW LONDON

THE NEW LONDON TRUST COMPANY
P.O. BOX 158 - MAIN STREET
NEW LONDON, NEW HAMPSHIRE 03257
TEL. 526-2535

(Year of Incorporation - 1958)

BRANCHES

Proctor Block, Andover, NH 03216
Tel. 526-2535

Danbury General Store, Danbury, NH 03230
Tel. 526-2535

Lake Sunapee Trading Post, Route 103, Newbury, NH 03255
Tel. 526-2535

Cricenti's Market, Newport Road, New London, NH 03257
Tel. 526-2535

OFFICERS

CHAIRMAN OF THE BOARD
William F. Kidder, Sr.

PRESIDENT
** William F. Kidder, Jr.

SR. VICE PRESIDENT
Charles V. Sebring
Rae F. Voss

VICE PRESIDENTS
James C. Cleveland
Elaine M. Hoffman
William J. McIver

ASS'T. VICE PRESIDENT
Elaine D. Bernier

ASS'T. TREASURER/
LOAN OFFICER
Lois S. Shaw

LOAN OFFICERS
Terrie Donnell
Debra W. Sias
Elizabeth A. Williams

CLERK
Chandler M. Perkins

DIRECTORS

H.R. Bentley
William S. Berger
* James C. Cleveland
* Frank N. Cricenti
* Claude E. Gardner
William F. Kidder, Sr.
* William F. Kidder, Jr.
Chandler M. Perkins
* Charles V. Sebring
Sumner S. Woodward

NEWINGTON

ATLANTIC TRUST COMPANY
P.O. BOX 4489 - WEST PARK DRIVE
NEWINGTON, NEW HAMPSHIRE 03801
TEL. 431-4600

(Year of Incorporation - 1983)

OFFICERS

PRESIDENT
** William J. Donovan, Jr.

TREASURER
Michael J. Wanyo, Jr.

ASS'T. VICE PRESIDENT
Warren C. Spencer

ASS'T. TREASURER
Catherine A. Martin

CLERK
Bruce J. Noel

DIRECTORS

* Albert B. Blackadar
Anthony P. DelGrosso
* William J. Donovan, Jr.
* Charles A. Gallagher
* Thomas F. Gergen
* Sumner F. Kalman
* Roy F. Leach, Jr.
Bruce J. Noel
* Robert C. Senter
Augustine P. Sheehy
* Rudolph R. Smith
* Peter A. Stern
David P. Styles
Robert P. Villella
* Michael J. Wanyo, Jr.

---

* Investment Committee Members
** Chief Executive Officer

NORTH CONWAY

NORTH CONWAY BANK
P.O. BOX A - 240 MAIN STREET
NORTH CONWAY, NEW HAMPSHIRE 03860-1471
TEL. 356-5466

(Year of Incorporation - 1900)

BRANCHES

P.O. Box 180, Route 16, Glen, NH 03838
Tel. 383-6813

P.O. Box A, 157 South Main Street, North Conway, NH 03860
Tel. 356-9416

P.O. Box A, Jct. Routes 16 & 302, North Conway, NH 03860
Tel. 356-6397

P.O. Box 234, Route 16, West Ossipee, NH 03890
Tel. 539-7501

OFFICERS

PRESIDENT
S. Jean Fernandez

EXECUTIVE VICE PRESIDENT
** Frank J. Connolly, Jr.

TREASURER
Richard L. VanDyne

VICE PRESIDENT
Earl P. Osgood

VICE PRESIDENT/
RESIDENTIAL MORTGAGE
William Sharp

VICE PRESIDENT/
COMMERCIAL LOAN
James Balkey

VICE PRESIDENT/
LOAN OFFICER
William G. Edmunds

VICE PRESIDENT/
OPERATIONS OFFICER
Kenneth Sykes

ASS'T. VICE PRESIDENT/
MORTGAGE OFFICER
Meredith Christie

ASS'T. VICE PRESIDENT/
DATA PROCESSING OFFICER
John A. Cuddy

ASS'T. VICE PRESIDENT/
CONTROLLER
Nancy F. Grove

ASS'T. VICE PRESIDENT/
PERSONNEL
Rosemarie Liska

ASS'T. VICE PRESIDENT
Joseph L. Costello

DIRECTORS

Ray Abbott

J. Frank Crowley

* S. Jean Fernandez

* L. Hamlin Greene

* Earl P. Osgood

George C. Weston

PELHAM

PELHAM BANK AND TRUST COMPANY
BRIDGE STREET
PELHAM, NEW HAMPSHIRE 03076
TEL. 635-3545

(Year of Incorporation - 1968)

BRANCHES

South Broadway, Route 28, Salem, NH 03079
Tel. 893-6151

Indian Rock Road, Route 111, Windham, NH 03087
Tel. 893-4321

OFFICERS

PRESIDENT/
CHAIRMAN OF THE BOARD
** Louis Fineman

FIRST VICE PRESIDENT
George Harris

EXECUTIVE VICE PRESIDENT
Patricia McArdle

SENIOR VICE PRESIDENT
Paul Santos

VICE PRESIDENT
Allan Virr

ASS'T. VICE PRESIDENT
Christine Laugel
Laura Pepa
Raymond Wrobel

TREASURER
William McNamara

ASSISTANT TREASURERS
Brenda Fiorante
Claudia Keller
Therese Leone

CLERK
Theodore Russem

DIRECTORS

* Ralph Boutwell

Claude Captell

* Louis Fineman

George Harris

Willis Low

* William McNamara

* Titus Plomaritus

* Theodore Russem

---

* Investment Committee Members
** Chief Executive Officer

PLAISTOW

PLAISTOW BANK AND TRUST COMPANY
P.O. BOX 368 - 47 PLAISTOW ROAD
PLAISTOW, NEW HAMPSHIRE 03865-0368
TEL. 382-6511

(Year of Incorporation - 1967)

BRANCHES

P.O. Box 268, Route 121, Atkinson, NH 03811
Tel. 362-5596

P.O. Box 398, Route 121, Main Street, Hampstead, NH 03841
Tel. 329-6711

Carriage Towne Plaza, Church Street, Kingston, NH 03848
Tel. 642-3353

P.O. Box 518, Rte. 111 & Little River Rd., Kingston, NH 03848
Tel. 642-3667

OFFICERS

CHAIRMAN OF THE BOARD
William S. Bartlett, Jr.

PRESIDENT
** Richard W. Fletcher

EXECUTIVE VICE PRESIDENT/TREASURER
Thomas E. Quinlan

VICE PRESIDENTS
James D. Dwyer
David N. Gauron
Arthur S. Woodman

ASSISTANT VICE PRESIDENT/MORTGAGE OFFICER
Alfreda N. Woodlock

ASSISTANT TREASURERS
Barbara M. Moran
John C. Sherman

ASS'T. MORTGAGE OFFICER
Sharon J. Neff

PERSONNEL OFFICER
Ellen H. Calef

MANAGERS
Kathy L. Copp
Jane E. Stewart

ASSISTANT MANAGER
Judith A. Gerardi

DIRECTORS

Daniel H. Andernacht
Theodore Baratt
* William S. Bartlett, Jr.
Richard W. Fletcher
* James F. Grimes

Peter G. Hurd
John R. Pichowicz
* Nicholas Pichowicz
* Bernard R. Senter
* Wilfred C. Senter

PORTSMOUTH

FIRST SIGNATURE BANK & TRUST COMPANY
P.O. BOX 7090 - 190 COMMERCE WAY
PORTSMOUTH, NEW HAMPSHIRE 03801
TEL. 433-3700

(Year of Incorporation - 1985)

OFFICERS

PRESIDENT
** James W. McLaughlin

TREASURER
Charles G. Morgan

VICE PRESIDENT/OPERATIONS
Richard P. Zeloski

VICE PRESIDENT/MARKETING
Elaine C. Weeks

ASSISTANT VICE PRESIDENT/CREDIT
Robert P. Bozek

MARKETING OFFICER
Patricia A. McDermott

CONTROLLER
Raymond P. Specht

SECRETARY
Paul C. Remus

DIRECTORS

* Edward J. Boudreau, Jr.
* Edward J. Crane, Jr.
* James W. McLaughlin

* Steven R. Pruchansky
* Paul C. Remus
* Robert H. Watts

---

* Investment Committee Members
** Chief Executive Officer

PORTSMOUTH

INDIAN HEAD BANK AND TRUST COMPANY
P.O. BOX 780 - 3 PLEASANT STREET
PORTSMOUTH, NEW HAMPSHIRE 03801
TEL. 433-3400

(Year of Incorporation - 1980)

BRANCHES

104 Washington Street, Dover, NH 03820
Tel. 742-6737

Main Street, Epping, NH 03042
Tel. 679-5491

60 Portsmouth Avenue, Exeter, NH 03833
Tel. 772-4701

97 Water Street, Exeter, NH 03833
Tel. 772-4701

264 Lafayette Road, Hampton, NH 03842
Tel. 926-8894

140 Main Street, Newmarket, NH 03857
Tel. 659-5566

Islington Drive, Portsmouth, NH 03801
Tel. 433-3400

Lafayette Road, Portsmouth, NH 03801
Tel. 433-3400

Pease AFB Facility, Rockingham Drive, Portsmouth, NH 03801
Tel. 433-3400

6 Epping Street, Raymond, NH 03077
Tel. 895-3144

66 South Main Street, Rochester, NH 03867
Tel. 332-6000

OFFICERS

CHAIRMAN OF THE BOARD
Ferris G. Bavicchi

PRESIDENT
** Ronald J. Rioux

SR. V.P./TREASURER
Edward W. Johnson

SR. VICE PRESIDENTS
Joel F. Koch
Mark F. Tierney

VICE PRESIDENTS
Jonathan K. Ellis
Patricia M. Fernandes
Frank E. Flannery
Edward D. Hause
William A. Wade

ASS'T. VICE PRESIDENTS
Mark A. Anderson
Frank J. Conlan
Tony F. DeGrechie
Madeline A. Ferrari
David H. McArdle
Daniel C. Palmer
Robert A. Pearson
Sheryl A. Reppe
Jackie L. Roberts
Donna M. Wasiewski

LOAN OFFICER
Ellen J. DeNoble

COMMERCIAL LOAN OFFICERS
Michael A. Doody
Margie A. Shaughness
Scott Vandersall

ASS'T. LOAN OFFICER
Suzanne S. Healey

REGIONAL HUMAN RESOURCES OFFICER
Donald G. Stevens

BRANCH MANAGERS
Kenneth B. Bailey
Arleen Clark
Susan L. Clark
Mark S. Danie
Janet S. Keane
Laurie Lund-Carlson
Judith A. Murch

ASS'T. BRANCH MANAGERS
Deborah A. DeColfmacker
Scott B. Walters

DIRECTORS

* Robert E. Barney
* Ferris G. Bavicchi
* Louis E. Bergeron
Carl W. Brewitt
George P. Burgeron
R. Dexter Goodrich
* Herbert A. Grant, Jr.
* Paul J. Holloway, Jr.
James A. Labrie
Russell H. McGuirk
* Harry MacLeod, Jr.
* Raymond R. Ouellette
* Ronald J. Rioux
Thomas D. Welch, Jr.

* Investment Committee Members
** Chief Executive Officer

PORTSMOUTH

OLDE PORT BANK & TRUST COMPANY
501 ISLINGTON STREET
PORTSMOUTH, NEW HAMPSHIRE 03801-0569
TEL. 436-8553

(Year of Incorporation - 1986)

OFFICERS

PRESIDENT/
CHAIRMAN OF THE BOARD
** Michael E. Kenslea

TREASURER
Robert C. Chase, Jr.

SR. VICE PRESIDENT
Marshall A. Tebbetts

VICE PRESIDENT
S. Alan Moyer

ASSISTANT TREASURERS
Dorothy Pevear
M. Cora Wolford

ASSISTANT LOAN OFFICER
Suzanne Shevenell

DIRECTORS

* Robert A. Allard

* Raymond D. Goss

* Michael E. Kenslea

* Lawrence P. McManus

* Theodore L. Mueller

* Joseph G. Sawtelle

* Robert A. Shaines

* Susan S. Tober

ROCHESTER

FIDUCIARY TRUST COMPANY OF NEW HAMPSHIRE
P.O. BOX 1200 - 76 WAKEFIELD STREET
ROCHESTER, NEW HAMPSHIRE 03867
TEL. 332-1234

(Year of Incorporation - 1958)

OFFICERS

CHAIRMAN OF THE BOARD
** William T. Morgan

VICE PRESIDENT/TREASURER
Robert L. Hechler

VICE PRESIDENT/
GENERAL COUNSEL
Rodney O. McWhinney

VICE PRESIDENTS
Michael D. Strohm
Samuel E. Upchurch, Jr.

SECRETARY/
VICE-CHAIRMAN OF THE BOARD
Daniel J. Harkinson

DIRECTORS

Joseph A. Acorace

* Daniel J. Harkinson

* Joseph F. McDowell, III

* Rodney O. McWhinney

* William T. Morgan

* Investment Committee Members
** Chief Executive Officer

SALEM

FIDELITY BANK & TRUST COMPANY

59 STILES ROAD
SALEM, NEW HAMPSHIRE 03079
TEL. 893-7703

(Year of Incorporation - 1983)

OFFICERS

PRESIDENT/
CHAIRMAN OF THE BOARD
** John R. Towers

TRUST OFFICER
Malcolm W. MacNaught

CLERK
Charles F. Leahy

TREASURER/
SECURITY OFFICER
Timothy E. Heffernan

SECRETARY/
TRUST OFFICER
Kenneth J. McDonald

DIRECTORS

Roger F. Dumas

Dudley A. Hall

Charles F. Leahy

* Malcolm W. MacNaught

* Richard M. Reilly

David M. Roby

* John R. Towers

SALEM

ROCKINGHAM COUNTY TRUST CO.

220 NORTH BROADWAY
SALEM, NEW HAMPSHIRE 03079
TEL. 898-3810

(Year of Incorporation - 1969)

BRANCHES

Hood Plaza, Derry, NH 03038
Tel. 434-3810

267 South Broadway, Salem, New Hampshire 03079
Tel. 898-3800

OFFICERS

CHAIRMAN OF THE BOARD
Robert L. Gable

PRESIDENT
** Frank J. Murray

EXECUTIVE VICE PRESIDENT
Raymond P. Smith

TREASURER
Russell W. Matson

VICE PRESIDENTS
W. Robert Conley
Muriel M.J. Cote
William Martin

MARKETING OFFICER
Helen M. Bailey

ASS'T. VICE PRESIDENT/
LOAN OFFICERS
Debora M. Cote
A. Richard Hanlon

COMMERCIAL LOAN OFFICER
Harry J. Korslund, III

OPERATIONS OFFICER
Karen E. Uva

ASS'T. OPERATIONS OFFICER
William R. Barnes

COMPLIANCE OFFICER
Nanci J. Dole-Dobson

DIRECTORS

Francis E. Burke
* Robert L. Gable
Lawrence J. Kealey
* George J. Khoury
Clarence W. Merrill
* Frank J. Murray
* Berge M. Nalbandian
David Rogers
Frank V. Sandberg
A. Martin Simensen
Kasmir E. Ulaky
* Douglas R. Watts

---

* Investment Committee Members
** Chief Executive Officer

SEABROOK

SEABROOK BANK AND TRUST COMPANY
P.O. BOX 400 - 489 LAFAYETTE ROAD
SEABROOK, NEW HAMPSHIRE 03874
TEL. 474-5501

(Year of Incorporation - 1975)

BRANCHES

69 Lafayette Road, North Hampton, NH 03862
Tel. 964-6408

Junction Rt. 1A & 286, Seabrook, NH 03874
Tel. 474-5509

OFFICERS

CHAIRMAN OF THE BOARD
Wilfred L. Sanders, Jr.

PRESIDENT
** Thomas M. Whelan

SR. VICE PRESIDENT
Richard A. Willey

VICE PRESIDENT
William S. Sawyer

ASS'T. VICE PRESIDENT
Christina M. Twitchell

ASS'T. OPERATIONS OFFICERS
Deborah J. Downer
Victoria True

BUSINESS DEVELOPMENT OFFICER
Charles E. Knowlton

LOAN DOCUMENTATION/
REVIEW OFFICER
Robert J. Connery

MORTGAGE OFFICER
Deborah M. Bushold

DIRECTORS

Richard E. Blinn
Michael A. Kutlowski
* Paul F. Leary
* Edward J. McDermott
* Francis J. Mahoney

Robert F. Preston
Wilfred L. Sanders, Jr.
* Vernon R. Small
* Edward H. Tate, II
* Thomas M. Whelan

SOMERSWORTH

THE SOMERSWORTH BANK
P.O. BOX 231 - 1 JOHN PARSONS DRIVE
SOMERSWORTH, NEW HAMPSHIRE 03878
TEL. 692-3040

(Year of Incorporation - 1865)

OFFICERS

PRESIDENT/
CHAIRMAN OF THE BOARD
Paul R. St. Laurent

EXECUTIVE VICE PRESIDENT
** Paul R. St. Laurent, Jr.

VICE PRESIDENT/
TREASURER
Jean R. Gill

VICE PRESIDENT
Normand E. Theberge

LOAN OFFICER
Muriel K. Lennon

ASSISTANT TREASURER
Marcia C. Doyon

OPERATIONS OFFICER
Doris Boutin

DIRECTORS

* George F. Janetos
* Philip M. Mathews
Raymond J. Newton
* Stephen G. Pappas

Paul R. St. Laurent
* Paul R. St. Laurent, Jr.
* Ronald L. Vigue
Reginald O. Willott

* Investment Committee Members
** Chief Executive Officer

SUNCOOK

THE SUNCOOK BANK
50 GLASS STREET
SUNCOOK, NEW HAMPSHIRE 03275
TEL. 485-9564

(Year of Incorporation - 1916)

BRANCHES

Epsom Circle, Epsom, NH 03234
Tel. 736-9363

1288 Hooksett Road, Hooksett, NH 03106
Tel. 668-2192

Route 4, Northwood, NH 03261
Tel. 942-8739

OFFICERS

CHAIRMAN OF THE BOARD
Ernest E. Coulombe

PRESIDENT
** David A. Eakin

SR. VICE PRESIDENTS
John F. McManus
A. David Poisson

SR. VICE PRESIDENT/
TREASURER
Roger A. Menard

VICE PRESIDENT
Richard T. Hebert

ASS'T. VICE PRESIDENTS
Ernest A. Bergevin
David A. Blais
Elaine I. Brown
Lawrence E. Labrie

ASS'T. VICE PRESIDENT/
PUBLIC RELATIONS OFFICER
Melvin C. Blais

ASS'T. TREASURER/
LOAN ACCOUNTING
Irene L. Boisvert

ASS'T. TREASURER
C. Richard Thatcher

AUDITOR
Ronald P. Lafond

DIRECTORS

* Laurent J. Boucher

Ernest E. Coulombe

Edward R. Cyr

* David A. Eakin

* William F. Edmonds

Charles F. Gordon

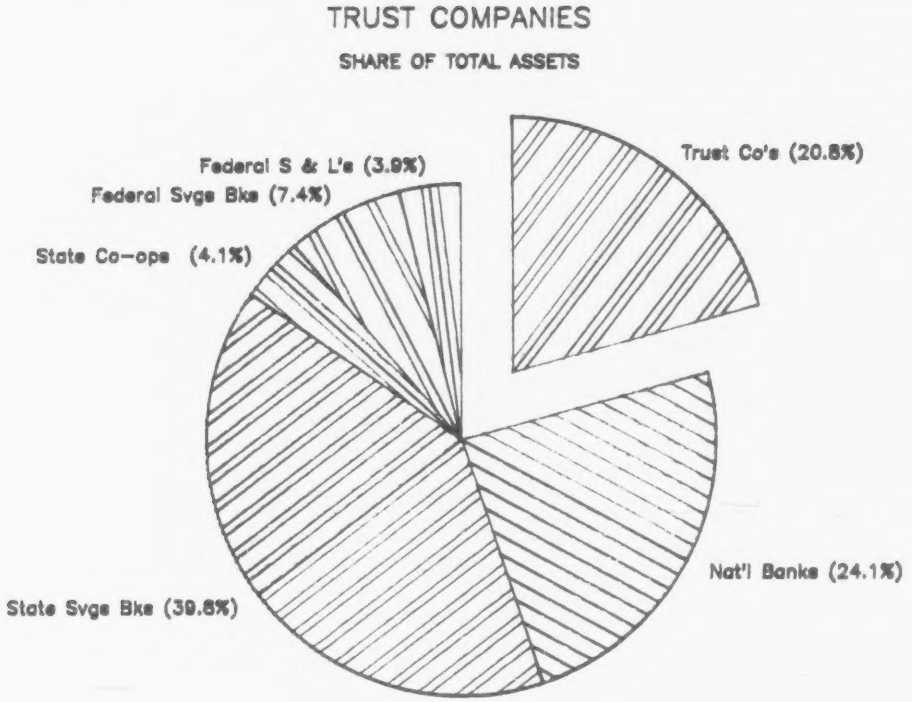
Arthur J. LaBonville

Gerard H. Lavoie

Lester W. LeBlanc

* Robert S. Yeaton

* Investment Committee Members
** Chief Executive Officer



TRUST COMPANIES

SHARE OF TOTAL ASSETS

CONSOLIDATED REPORT OF CONDITION

INCLUDING TRUST DEPARTMENTS

AND

CONSOLIDATED REPORT OF INCOME

DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

AND

GENERAL INFORMATION

	STATEMENT OF CONDITION (In thousands of dollars)	ALLENSTOWN THE FAMILY BANK & TRUST	BEDFORD THE BEDFORD BANK	BELMONT BELKNAP BANK & TRUST	
	ASSETS				
1.	Cash & balances due from depository institutions	$2,155	$8,881	$6,924	1.
2.	Securities		12,159	1,103	2.
3.	Federal funds sold & securities purchased under agreements to resell	3,225			3.
4.	Loans & lease financing receivables (net)	10,959	62,444	45,648	4.
5.	Premises & fixed assets (incl. capitalized leases)	274	1,268		5.
6.	Other real estate owned				6.
7.	Investments in unconsolidated subsidiaries & associated companies				7.
8.	All other assets	125	1,099	1,636	8.
9.	Total Assets	$16,738	$85,851	$55,311	9.
	LIABILITIES AND CAPITAL				
10.	Deposits	$14,426	$70,956	$50,734	10.
11.	Federal funds purchased & securities sold under agreements to repurchase		8,800		11.
12.	Demand notes issued to the U.S. Treasury				12.
13.	Other borrowed money		158		13.
14.	Notes & debentures subordinated to deposits				14.
15.	All other liabilities	162	404	477	15.
16.	Total liabilities	14,588	80,318	51,211	16.
17.	Limited-life preferred stock				17.
	EQUITY CAPITAL				
18.	Perpetual preferred stock				18.
19.	Common stock	750	1,980	2,132	19.
20.	Surplus	1,000	2,110	1,940	20.
21.	Undivided profits & capital reserves	400	1,443	28	21.
22.	Total equity capital	2,150	5,533	4,100	22.
23.	Total liabilities, limited-life preferred stock & equity capital	$16,738	$85,851	$55,311	23.
	GENERAL INFORMATION				
24.	Surety coverage	250,000	5,000,000	3,000,000	24.
	Period January 1, 1986 through December 31, 1986 Rate of Interest Paid to Depositors:				
25.	Regular savings	5.50	5.00-5.25	5.25	25.
26.	NOW (fixed rate)	5.25	5.25	5.25	26.
27.	Super NOW		5.25-6.00		27.
28.	Money market savings	5.75-12.31	5.50	5.40-7.00	28.
29.	Escrow funds				29.
30.	90 day notice		5.50	5.75	30.
31.	Money market certificates	5.28-7.25	5.50-11.50	6.35-7.38	31.
32.	Negotiated rate certificates	6.00-13.00	5.50-11.50	6.60-8.25	32.
33.	Dividends paid on capital stock		$254		33.

STATEMENT OF CONDITION (In thousands of dollars)	BERLIN	BRISTOL	CHARLESTOWN	
	THE BERLIN CITY BANK	THE BRISTOL BANK	CONNECTICUT RIVER BANK	
ASSETS				
1. Cash & balances due from depository institutions	$7,721	$1,421	$4,770	1.
2. Securities	12,597	2,629	4,985	2.
3. Federal funds sold & securities purchased under agreements to resell	3,800	4,175	4,425	3.
4. Loans & lease financing receivables (net)	94,139	22,583	36,176	4.
5. Premises & fixed assets (incl. capitalized leases)	1,589	419	875	5.
6. Other real estate owned	22	6		6.
7. Investments in unconsolidated subsidiaries & associated companies				7.
8. All other assets	1,113	295	433	8.
9. Total Assets	$120,981	$31,528	$51,664	9.
LIABILITIES AND CAPITAL				
10. Deposits	$110,256	$29,156	$48,091	10.
11. Federal funds purchased & securities sold under agreements to repurchase				11.
12. Demand notes issued to the U.S. Treasury	153			12.
13. Other borrowed money				13.
14. Notes & debentures subordinated to deposits			100	14.
15. All other liabilities	678	159	282	15.
16. Total liabilities	111,087	29,315	48,473	16.
17. Limited-life preferred stock				17.
EQUITY CAPITAL				
18. Perpetual preferred stock				18.
19. Common stock	317	267	166	19.
20. Surplus	1,000	1,000	1,165	20.
21. Undivided profits & capital reserves	8,577	946	1,840	21.
22. Total equity capital	9,894	2,213	3,191	22.
23. Total liabilities, limited-life preferred stock & equity capital	$120,981	$31,528	$51,664	23.
GENERAL INFORMATION				
24. Surety coverage	1,000,000	7,500,000	1,000,000	24.
Period January 1, 1986 through December 31, 1986 Rate of Interest Paid to Depositors:				
25. Regular savings	5.50	5.50	5.50	25.
26. NOW (fixed rate)	5.25	5.25		26.
27. Super NOW	6.00		5.50	27.
28. Money market savings	6.25	5.50-5.875	5.70	28.
29. Escrow funds	5.00	5.00	5.50	29.
30. 90 day notice			6.00	30.
31. Money market certificates	6.75-7.50	6.125-8.00	6.35-7.40	31.
32. Negotiated rate certificates	6.10-9.25	5.50-10.00	6.35-12.50	32.
33. Dividends paid on capital stock	$442	$80	$96	33.

STATEMENT OF CONDITION	CLAREMONT	COLEBROOK	CONCORD	
(In thousands of dollars)	CITY BANK AND TRUST	THE FIRST COLEBROOK BANK	CHARTER TRUST COMPANY	
ASSETS				
1. Cash & balances due from depository institutions	$2,071	$707	$93	1.
2. Securities	1,000	20,178	150	2.
3. Federal funds sold & securities purchased under agreements to resell	1,450	4,200		3.
4. Loans & lease financing receivables (net)	40,954	21,108		4.
5. Premises & fixed assets (incl. capitalized leases	259	341		5.
6. Other real estate owned				6.
7. Investments in unconsolidated subsidiaries & associated companies				7.
8. All other assets	401	658	78	8.
9. Total Assets	$46,135	$47,192	$321	9.
LIABILITIES AND CAPITAL				
10. Deposits	$42,742	$42,173		10.
11. Federal funds purchased & securities sold under agreements to repurchase				11.
12. Demand notes issued to the U.S. Treasury				12.
13. Other borrowed money				13.
14. Notes & debentures subordinated to deposits				14.
15. All other liabilities	487	263	5	15.
16. Total liabilities	43,229	42,436	5	16.
17. Limited-life preferred stock				17.
EQUITY CAPITAL				
18. Perpetual preferred stock			420	18.
19. Common stock	1,130	142	45	19.
20. Surplus	1,209	1,000	(149)	20.
21. Undivided profits & capital reserves	567	3,614		21.
22. Total equity capital	2,906	4,756	316	22.
23. Total liabilities, limited-life preferred stock & equity capital	$46,135	$47,192	$321	23.
GENERAL INFORMATION				
24. Surety coverage	400,000	825,000	1,000,000	24.
Period January 1, 1986 through December 31, 1986				
Rate of Interest Paid to Depositors:				
25. Regular savings	5.50	5.25		25.
26. NOW (fixed rate)	5.00-5.50	5.25		26.
27. Super NOW		6.25		27.
28. Money market savings	6.00-7.00	6.25-7.80		28.
29. Escrow funds	5.25	5.00		29.
30. 90 day notice	6.00			30.
31. Money market certificates	6.00-8.00	7.00-8.50		31.
32. Negotiated rate certificates		7.25-11.00		32.
33. Dividends paid on capital stock	$46	$236		33.

STATEMENT OF CONDITION (In thousands of dollars)	DERRY DERRY BANK AND TRUST COMPANY	DURHAM DURHAM TRUST COMPANY	EXETER THE EXETER BANKING COMPANY	
ASSETS				
1. Cash & balances due from depository institutions	$4,136	$4,205	$8,431	1.
2. Securities	24,027	17,481	41,306	2.
3. Federal funds sold & securities purchased under agreements to resell	3,665	1,700	7,000	3.
4. Loans & lease financing receivables (net)	64,650	40,615	129,596	4.
5. Premises & fixed assets (incl. capitalized leases)	3,085	1,478	2,745	5.
6. Other real estate owned				6.
7. Investments in unconsolidated subsidiaries & associated companies			244	7.
8. All other assets	1,674	622	2,437	8.
9. Total Assets	$101,237	$66,101	$191,759	9.
LIABILITIES AND CAPITAL				
10. Deposits	$94,038	$59,658	$176,271	10.
11. Federal funds purchased & securities sold under agreements to repurchase				11.
12. Demand notes issued to the U.S. Treasury			694	12.
13. Other borrowed money			588	13.
14. Notes & debentures subordinated to deposits				14.
15. All other liabilities	701	523	1,402	15.
16. Total liabilities	94,739	60,181	178,955	16.
17. Limited-life preferred stock				17.
EQUITY CAPITAL				
18. Perpetual preferred stock				18.
19. Common stock	359	250	600	19.
20. Surplus	2,000	300	3,312	20.
21. Undivided profits & capital reserves	4,139	5,370	8,892	21.
22. Total equity capital	6,498	5,920	12,804	22.
23. Total liabilities, limited-life preferred stock & equity capital	$101,237	$66,101	$191,759	23.
GENERAL INFORMATION				
24. Surety coverage	1,275,000	525,000	5,000,000	24.
Period January 1, 1986 through December 31, 1986 Rate of Interest Paid to Depositors:				
25. Regular savings	5.25	5.50	5.50	25.
26. NOW (fixed rate)	5.25	5.25	5.00	26.
27. Super NOW	5.42-6.03		5.20-5.30	27.
28. Money market savings	5.48-6.61	5.25-7.00	5.30-5.50	28.
29. Escrow funds	5.00		5.00-5.25	29.
30. 90 day notice	5.50		5.75	30.
31. Money market certificates	6.28-7.00	5.75-8.00	6.00-6.75	31.
32. Negotiated rate certificates			5.40-10.00	32.
33. Dividends paid on capital stock	$344	$30	$532	33.

STATEMENT OF CONDITION (In thousands of dollars)	GILFORD VILLAGE BANK & TRUST COMPANY	HANOVER HANOVER BANK & TRUST COMPANY	HILLSBORO THE VALLEY BANK	
ASSETS				
1. Cash & balances due from depository institutions	$1,471	$7,123	$4,068	1.
2. Securities	2,599	5,834	11,952	2.
3. Federal funds sold & securities purchased under agreements to resell	1,650	3,500		3.
4. Loans & lease financing receivables (net)	19,401	26,065	12,765	4.
5. Premises & fixed assets (incl. capitalized leases)	365	385	318	5.
6. Other real estate owned		226		6.
7. Investments in unconsolidated subsidiaries & associated companies		297		7.
8. All other assets	272	948	406	8.
9. Total Assets	$25,758	$44,378	$29,509	9.
LIABILITIES AND CAPITAL				
10. Deposits	$24,058	$38,358	$27,035	10.
11. Federal funds purchased & securities sold under agreements to repurchase		1,774		11.
12. Demand notes issued to the U.S. Treasury			371	12.
13. Other borrowed money				13.
14. Notes & debentures subordinated to deposits				14.
15. All other liabilities	195	216	146	15.
16. Total liabilities	24,253	40,348	27,552	16.
17. Limited-life preferred stock				17.
EQUITY CAPITAL				
18. Perpetual preferred stock				18.
19. Common stock	500	200	380	19.
20. Surplus	290	1,816	518	20.
21. Undivided profits & capital reserves	715	2,014	1,059	21.
22. Total equity capital	1,505	4,030	1,957	22.
23. Total liabilities, limited-life preferred stock & equity capital	$25,758	$44,378	$29,509	23.
GENERAL INFORMATION				
24. Surety coverage	250,000	1,600,000	525,000	24.
Period January 1, 1986 through December 31, 1986 Rate of Interest Paid to Depositors:				
25. Regular savings	5.25	5.25	5.25	25.
26. NOW (fixed rate)	5.25	5.25	5.25	26.
27. Super NOW	5.00-6.00	5.50		27.
28. Money market savings	5.75-7.00	5.50-5.75	5.75-7.20	28.
29. Escrow funds				29.
30. 90 day notice		5.25	5.75-6.75	30.
31. Money market certificates	6.00-8.50		5.75-9.00	31.
32. Negotiated rate certificates	5.75-8.75	6.00-7.50	6.25-7.80	32.
33. Dividends paid on capital stock		$368	$76	33.

STATEMENT OF CONDITION (In thousands of dollars)	JAFFREY THE MONADNOCK BANK	LEBANON FIRST NH BANK OF LEBANON	LITTLETON INDIAN HEAD BANK NORTH	
ASSETS				
1. Cash & balances due from depository institutions	$12,499	$4,038	$11,752	1.
2. Securities	17,288	12,831	32,522	2.
3. Federal funds sold & securities purchased under agreements to resell	6,200	2,200		3.
4. Loans & lease financing receivables (net)	65,611	85,035	135,668	4.
5. Premises & fixed assets (incl. capitalized leases)	2,371	1,590	1,214	5.
6. Other real estate owned		377	262	6.
7. Investments in unconsolidated subsidiaries & associated companies				7.
8. All other assets	955	1,428	3,356	8.
9. Total Assets	$104,924	$107,499	$184,774	9.
LIABILITIES AND CAPITAL				
10. Deposits	$98,229	$94,113	$166,110	10.
11. Federal funds purchased & securities sold under agreements to repurchase		4,316	4,395	11.
12. Demand notes issued to the U.S. Treasury		452	1,331	12.
13. Other borrowed money		2	18	13.
14. Notes & debentures subordinated to deposits				14.
15. All other liabilities	375	829	1,836	15.
16. Total liabilities	98,604	99,712	173,690	16.
17. Limited-life preferred stock				17.
EQUITY CAPITAL				
18. Perpetual preferred stock				18.
19. Common stock	711	100	1,500	19.
20. Surplus	2,100	2,700	2,548	20.
21. Undivided profits & capital reserves	3,509	4,987	7,036	21.
22. Total equity capital	6,320	7,787	11,084	22.
23. Total liabilities, limited-life preferred stock & equity capital	$104,924	$107,499	$184,774	23.
GENERAL INFORMATION				
24. Surety coverage Period January 1, 1986 through December 31, 1986	1,050,000	5,000,000	6,000,000	24.
Rate of Interest Paid to Depositors:				
25. Regular savings	5.25	5.25-5.50	5.00-5.50	25.
26. NOW (fixed rate	5.25	5.25	5.00-5.25	26.
27. Super NOW	5.50	4.75-5.50	5.00-5.25	27.
28. Money market savings	5.50-5.625	5.25-5.55	5.00-6.00	28.
29. Escrow funds		5.50		29.
30. 90 day notice		5.25	5.75	30.
31. Money market certificates		5.25-6.30	5.50-9.00	31.
32. Negotiated rate certificates	5.75-8.25	5.35-6.30	5.25-8.35	32.
33. Dividends paid on capital stock	$284	$330	$305	33.

STATEMENT OF CONDITION (In thousands of dollars)	MANCHESTER BANKEAST	MANCHESTER BANKEAST TRUST COMPANY	MANCHESTER FIRST NH INVESTMENT SERVICES CORP.	
ASSETS				
1. Cash & balances due from depository institutions	$36,850	$80	$500	1.
2. Securities	178,601	101		2.
3. Federal funds sold & securities purchased under agreements to resell	6,300			3.
4. Loans & lease financing receivables (net)	303,303			4.
5. Premises & fixed assets (incl. capitalized leases)	9,382	168		5.
6. Other real estate owned	47			6.
7. Investments in unconsolidated subsidiaries & associated companies				7.
8. All other assets	8,211	4		8.
9. Total Assets	$542,694	$353	$500	9.
LIABILITIES AND CAPITAL				
10. Deposits	$493,024			10.
11. Federal funds purchased & securities sold under agreements to repurchase	12,515			11.
12. Demand notes issued to the U.S. Treasury	4,444			12.
13. Other borrowed money		70		13.
14. Notes & debentures subordinated to deposits	151			14.
15. All other liabilities	4,548	63		15.
16. Total liabilities	514,682	133	0	16.
17. Limited-life preferred stock				17.
EQUITY CAPITAL				
18. Perpetual preferred stock				18.
19. Common stock	2,200	200	1	19.
20. Surplus	14,500	40	499	20.
21. Undivided profits & capital reserves	11,312	(20)		21.
22. Total equity capital	28,012	220	500	22.
23. Total liabilities, limited-life preferred stock & equity capital	$542,694	$353	$500	23.
GENERAL INFORMATION				
24. Surety coverage Period January 1, 1986 through December 31, 1986	10,000,000	5,000,000	5,000,000	24.
Rate of Interest Paid to Depositors:				
25. Regular savings	5.25			25.
26. NOW (fixed rate)	5.25			26.
27. Super NOW	5.10			27.
28. Money market savings	5.60			28.
29. Escrow funds	5.00			29.
30. 90 day notice				30.
31. Money market certificates	6.50			31.
32. Negotiated rate certificates	5.25-7.00			32.
33. Dividends paid on capital stock				33.

STATEMENT OF CONDITION (In thousands of dollars)	MEREDITH MEREDITH BANK & TRUST	MILFORD HILLSBOROUGH BANK & TRUST CO.	NASHUA NASHUA TRUST COMPANY	
ASSETS				
1. Cash & balances due from depository institutions	$4,414	$393	$36,391	1.
2. Securities	4,502	200	36,910	2.
3. Federal funds sold & securities purchased under agreements to resell	4,050	5,600	11,600	3.
4. Loans & lease financing receivables (net)	19,254	4,987	244,922	4.
5. Premises & fixed assets (incl. capitalized leases)	572	380	4,725	5.
6. Other real estate owned			130	6.
7. Investments in unconsolidated subsidiaries & associated companies				7.
8. All other assets	631	88	2,831	8.
9. Total Assets	$33,423	$11,648	$337,509	9.
LIABILITIES AND CAPITAL				
10. Deposits	$29,590	$9,031	$307,466	10.
11. Federal funds purchased & securities sold under agreements to repurchase	1,032		6,248	11.
12. Demand notes issued to the U.S. Treasury				12.
13. Other borrowed money	109			13.
14. Notes & debentures subordinated to deposits			308	14.
15. All other liabilities	505	17	1,894	15.
16. Total liabilities	31,236	9,048	315,916	16.
17. Limited-life preferred stock				17.
EQUITY CAPITAL				
18. Perpetual preferred stock				18.
19. Common stock	199	280	918	19.
20. Surplus	398	2,509	9,000	20.
21. Undivided profits & capital reserves	1,590	(189)	11,675	21.
22. Total equity capital	2,187	2,600	21,593	22.
23. Total liabilities, limited-life preferred stock & equity capital	$33,423	$11,648	$337,509	23.
GENERAL INFORMATION				
24. Surety coverage	375,000	500,000	2,500,000	24.
Period January 1, 1986 through December 31, 1986 Rate of Interest Paid to Depositors:				
25. Regular savings	5.25	5.00	5.25	25.
26. NOW (fixed rate)	5.25		5.25	26.
27. Super NOW	5.30			27.
28. Money market savings	5.25-5.85		5.40-7.00	28.
29. Escrow funds			5.50	29.
30. 90 day notice	5.50		5.75	30.
31. Money market certificates	6.25-6.75		5.40-9.50	31.
32. Negotiated rate certificates			5.45-8.50	32.
33. Dividends paid on capital stock			$1,305	33.

STATEMENT OF CONDITION (In thousands of dollars)	NEW LONDON	NEWINGTON	NORTH CONWAY	
	THE NEW LONDON TRUST COMPANY	ATLANTIC TRUST COMPANY	NORTH CONWAY BANK	
ASSETS				
1. Cash & balances due from depository institutions	$3,434	$607	$9,673	1.
2. Securities	15,084	361	49,614	2.
3. Federal funds sold & securities purchased under agreements to resell	3,400	2,340	3,100	3.
4. Loans & lease financing receivables (net)	54,183	14,548	58,820	4.
5. Premises & fixed assets (incl. capitalized leases)	998	205	2,085	5.
6. Other real estate owned			548	6.
7. Investments in unconsolidated subsidiaries & associated companies	100			7.
8. All other assets	3,130	113	973	8.
9. Total Assets	$80,329	$18,174	$124,813	9.
LIABILITIES AND CAPITAL				
10. Deposits	$72,515	$16,664	$111,816	10.
11. Federal funds purchased & securities sold under agreements to repurchase	1,679			11.
12. Demand notes issued to the U.S. Treasury				12.
13. Other borrowed money	510			13.
14. Notes & debentures subordinated to deposits				14.
15. All other liabilities	842	141	962	15.
16. Total liabilities	75,546	16,805	112,778	16.
17. Limited-life preferred stock				17.
EQUITY CAPITAL				
18. Perpetual preferred stock				18.
19. Common stock	282	625	100	19.
20. Surplus	675	625	700	20.
21. Undivided profits & capital reserves	3,826	119	11,235	21.
22. Total equity capital	4,783	1,369	12,035	22.
23. Total liabilities, limited-life preferred stock & equity capital	$80,329	$18,174	$124,813	23.
GENERAL INFORMATION				
24. Surety coverage	1,000,000	1,250,000	1,050,000	24.
Period January 1, 1986 through December 31, 1986 Rate of Interest Paid to Depositors:				
25. Regular savings	5.25	5.50	5.50	25.
26. NOW (fixed rate)	5.25	5.25	5.25	26.
27. Super NOW	5.35-6.30		5.50	27.
28. Money market savings	6.10-8.00	5.75-7.50	6.25	28.
29. Escrow funds	5.90-8.90	5.25		29.
30. 90 day notice	4.50-8.60		5.75	30.
31. Money market certificates		6.00-9.00	7.00	31.
32. Negotiated rate certificates	5.55-8.90	6.00-9.50	7.25-7.50	32.
33. Dividends paid on capital stock	$102		$37	33.

STATEMENT OF CONDITION (In thousands of dollars)	PELHAM PELHAM BANK AND TRUST COMPANY	PLAISTOW PLAISTOW BANK AND TRUST COMPANY	PORTSMOUTH FIRST SIGNATURE BANK & TRUST COMPANY	
ASSETS				
1. Cash & balances due from depository institutions	$6,556	$6,780	$421	1.
2. Securities	23,664	15,037		2.
3. Federal funds sold & securities purchased under agreements to resell	5,500	4,321	4,400	3.
4. Loans & lease financing receivables (net)	128,060	39,469	21,188	4.
5. Premises & fixed assets (incl. capitalized leases)	605	1,113	679	5.
6. Other real estate owned				6.
7. Investments in unconsolidated subsidiaries & associated companies				7.
8. All other assets	1,325	939	417	8.
9. Total Assets	$165,710	$67,659	$27,105	9.
LIABILITIES AND CAPITAL				
10. Deposits	$146,826	$63,105	$21,069	10.
11. Federal funds purchased & securities sold under agreements to repurchase	2,693			11.
12. Demand notes issued to the U.S. Treasury				12.
13. Other borrowed money	227			13.
14. Notes & debentures subordinated to deposits				14.
15. All other liabilities	1,488	463	1,542	15.
16. Total liabilities	151,234	63,568	22,611	16.
17. Limited-life preferred stock				17.
EQUITY CAPITAL				
18. Perpetual preferred stock				18.
19. Common stock	369	240	750	19.
20. Surplus	7,083	2,000	4,750	20.
21. Undivided profits & capital reserves	7,024	1,851	(1,006)	21.
22. Total equity capital	14,476	4,091	4,494	22.
23. Total liabilities, limited-life preferred stock & equity capital	$165,710	$67,659	$27,105	23.
GENERAL INFORMATION				
24. Surety coverage	1,000,000	1,050,000	1,000,000	24.
Period January 1, 1986 through December 31, 1986 Rate of Interest Paid to Depositors:				
25. Regular savings	5.25	5.25		25.
26. NOW (fixed rate)		5.25	5.25	26.
27. Super NOW		4.90-6.00		27.
28. Money market savings	5.25-7.10	5.52-7.00	5.25-7.50	28.
29. Escrow funds		5.25		29.
30. 90 day notice	5.75	5.50		30.
31. Money market certificates	6.00-9.50	5.24-7.15		31.
32. Negotiated rate certificates	6.25-9.75	7.20-10.00	5.60-9.50	32.
33. Dividends paid on capital stock	$295	$115		33.

STATEMENT OF CONDITION (In thousands of dollars)	PORTSMOUTH INDIAN HEAD BANK AND TRUST COMPANY	PORTSMOUTH OLDE PORT BANK & TRUST COMPANY	ROCHESTER FIDUCIARY TRUST COMPANY OF NEW HAMPSHIRE	
ASSETS				
1. Cash & balances due from depository institutions	$16,527	$2,628	$2	1.
2. Securities	39,090	225	10	2.
3. Federal funds sold & securities purchased under agreements to resell		1,500	1,262	3.
4. Loans & lease financing receivables (net)	257,850	2,259		4.
5. Premises & fixed assets (incl. capitalized leases)	3,171	1,079		5.
6. Other real estate owned				6.
7. Investments in unconsolidated subsidiaries & associated companies				7.
8. All other assets	3,144	137	70	8.
9. Total Assets	$319,782	$7,828	$1.344	9.
LIABILITIES AND CAPITAL				
10. Deposits	$280,137	$4,936		10.
11. Federal funds purchased & securities sold under agreements to repurchase	13,354			11.
12. Demand notes issued to the U.S. Treasury	1,616			12.
13. Other borrowed money	1,888			13.
14. Notes & debentures subordinated to deposits				14.
15. All other liabilities	3,471	1	30	15.
16. Total liabilities	300,466	4,937	30	16.
17. Limited-life preferred stock				17.
EQUITY CAPITAL				
18. Perpetual preferred stock				18.
19. Common stock	2,747	1,000	530	19.
20. Surplus	5,040	1,000	572	20.
21. Undivided profits & capital reserves	11,529	891	212	21.
22. Total equity capital	19.316	2,891	1,314	22.
23. Total liabilities, limited-life preferred stock & equity capital	$319,782	$7,828	$1,344	23.
GENERAL INFORMATION				
24. Surety coverage	6,000,000	450,000	500,000	24.
Period January 1, 1986 through December 31, 1986				
Rate of Interest Paid to Depositors:				
25. Regular savings	5.25	5.00-6.00		25.
26. NOW (fixed rate)	5.25	5.25		26.
27. Super NOW	5.00-5.20			27.
28. Money market savings	5.25-5.40	5.25-5.75		28.
29. Escrow funds				29.
30. 90 day notice	5.75			30.
31. Money market certificates	5.50-7.00			31.
32. Negotiated rate certificates	5.375-9.25	6.50-7.75		32.
33. Dividends paid on capital stock	$846			33.

STATEMENT OF CONDITION (In thousands of dollars)	SALEM FIDELITY BANK & TRUST COMPANY	SALEM ROCKINGHAM COUNTY TRUST CO.	SEABROOK SEABROOK BANK AND TRUST COMPANY	
ASSETS				
1. Cash & balances due from depository institutions	$24	$3,784	$2,932	1.
2. Securities	3,376	10,938	20,691	2.
3. Federal funds sold & securities purchased under agreements to resell		8,800	300	3.
4. Loans & lease financing receivables (net)	25	53,218	21,195	4.
5. Premises & fixed assets (incl. capitalized leases)		2,392	743	5.
6. Other real estate owned				6.
7. Investments in unconsolidated subsidiaries & associated companies				7.
8. All other assets	82	1,718	761	8.
9. Total Assets	$3,507	$80,850	$46,622	9.
LIABILITIES AND CAPITAL				
10. Deposits	$26	$74,113	$43,297	10.
11. Federal funds purchased & securities sold under agreements to repurchase		229		11.
12. Demand notes issued to the U.S. Treasury		597		12.
13. Other borrowed money		400		13.
14. Notes & debentures subordinated to deposits		200	1	14.
15. All other liabilities	57	369	266	15.
16. Total liabilities	83	75,908	43,564	16.
17. Limited-life preferred stock				17.
EQUITY CAPITAL				
18. Perpetual preferred stock			250	18.
19. Common stock	1,500	393	719	19.
20. Surplus	1,500	3,275	595	20.
21. Undivided profits & capital reserves	424	1,274	1,494	21.
22. Total equity capital	3,424	4,942	3,058	22.
23. Total liabilities, limited-life preferred stock & equity capital	$3,507	$80,850	$46,622	23.
GENERAL INFORMATION				
24. Surety coverage	22,500,000	5,000,000	1,800,000	24.
Period January 1, 1986 through December 31, 1986 Rate of Interest Paid to Depositors:				
25. Regular savings		5.25	5.25	25.
26. NOW (fixed rate)		5.25	5.25	26.
27. Super NOW		5.25-6.50	5.55	27.
28. Money market savings		5.00-5.50	5.35	28.
29. Escrow funds		5.00	5.00	29.
30. 90 day notice		5.50	5.75	30.
31. Money market certificates	5.20-5.53	6.25	5.25-12.00	31.
32. Negotiated rate certificates		5.50-7.00	6.00-8.00	32.
33. Dividends paid on capital stock			$69	33.

STATEMENT OF CONDITION (In thousands of dollars)	SOMERSWORTH THE SOMERSWORTH BANK	SUNCOOK THE SUNCOOK BANK		
ASSETS				
1. Cash & balances due from depository institutions	$1,674	$8,181		1.
2. Securities	12,947	24,503		2.
3. Federal funds sold & securities purchased under agreements to resell	500	11,200		3.
4. Loans & lease financing receivables (net)	59,563	58,060		4.
5. Premises & fixed assets (incl. capitalized leases)	296	1,383		5.
6. Other real estate owned				6.
7. Investments in unconsolidated subsidiaries & associated companies				7.
8. All other assets	591	846		8.
9. Total Assets	$75,571	$104,173		9.
LIABILITIES AND CAPITAL				
10. Deposits	$67,230	$96,268		10.
11. Federal funds purchased & securities sold under agreements to repurchase				11.
12. Demand notes issued to the U.S. Treasury	502	353		12.
13. Other borrowed money				13.
14. Notes & debentures subordinated to deposits				14.
15. All other liabilities	564	569		15.
16. Total liabilities	68,296	97,190		16.
17. Limited-life preferred stock				17.
EQUITY CAPITAL				
18. Perpetual preferred stock				18.
19. Common stock	100	385		19.
20. Surplus	200	2,315		20.
21. Undivided profits & capital reserves	6,975	4,283		21.
22. Total equity capital	7,275	6,983		22.
23. Total liabilities, limited-life preferred stock & equity capital	$75,571	$104,173		23.
GENERAL INFORMATION				
24. Surety coverage Period January 1, 1986 through December 31, 1986	675,000	1,275,000		24.
Rate of Interest Paid to Depositors:				
25. Regular savings	5.50	5.50		25.
26. NOW (fixed rate)	5.25	5.25		26.
27. Super NOW				27.
28. Money market savings	6.00-8.00	5.36-6.80		28.
29. Escrow funds		5.00		29.
30. 90 day notice	6.25	5.75		30.
31. Money market certificates	6.59-11.25	6.60-8.80		31.
32. Negotiated rate certificates	5.75-9.25	6.60-8.80		32.
33. Dividends paid on capital stock	$80	$216		33.

	ALLENSTOWN	BEDFORD	BELMONT	
CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	THE FAMILY BANK & TRUST	THE BEDFORD BANK	BELKNAP BANK & TRUST	
1. Interest income:				1.
(a) Interest & fee income on loans	$1,505	$6,943	$4,204	(a)
(b) Income from lease financing receivables				(b)
(c) Int. income on bal. due from depository inst.	77	57	712	(c)
(d) Interest & dividend income on securities		1,720	85	(d)
(e) Int. income from assets held in trading accts.				(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	65	1	84	(f)
(g) Total interest income	1,647	8,721	5,085	(g)
2. Interest expense:				2.
(a) Interest on deposits	875	3,766	3,052	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	1	522	1	(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money				(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases		15		(d)
(e) Int. on notes & debs. subordinated to deposits		32		(e)
(f) Net interest expense	876	4,335	3,053	(f)
3. Net interest income	771	4,386	2,032	3.
4. Provision for loan & lease losses	52	60	60	4.
5. Non-interest income	58	416	550	5.
6. Gains/(losses) on sec. not held in trading accts.		171		6.
7. Non-interest expense:				7.
(a) Salaries & employee benefits	259	1,437	842	(a)
(b) Expense of premises & fixed assets (net)	13	446	311	(b)
(c) Other non-interest expense	273	1,388	813	(c)
(d) Total non-interest expense	545	3,271	1,966	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	232	1,642	556	8.
(a) Applicable income taxes	75	777	290	(a)
9. Income/(loss) before extr. items & other adjs.	157	865	266	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$157	$865	$266	11.

CONSOLIDATED REPORT OF INCOME

(in thousands of dollars)

	BERLIN	BRISTOL	CHARLESTOWN	
	THE BERLIN CITY BANK	THE BRISTOL BANK	CONNECTICUT RIVER BANK	
1. Interest income:				1.
(a) Interest & fee income on loans	$10,535	$2,522	$4,070	(a)
(b) Income from lease financing receivables				(b)
(c) Int. income on bal. due from depository inst.	414		62	(c)
(d) Interest & dividend income on securities	1,541	217	263	(d)
(e) Int. income from assets held in trading accts.				(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	115	175	434	(f)
(g) Total interest income	12,605	2,914	4,829	(g)
2. Interest expense:				2.
(a) Interest on deposits	7,221	1,583	2,789	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	2			(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	14			(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases				(d)
(e) Int. on notes & debs. subordinated to deposits			7	(e)
(f) Net interest expense	7,237	1,583	2,796	(f)
3. Net interest income	5,368	1,331	2,033	3.
4. Provision for loan & lease losses	615	123	57	4.
5. Non-interest income	183	184	192	5.
6. Gains/(losses) on sec. not held in trading accts.	1,139	6	88	6.
7. Non-interest expense:				7.
(a) Salaries & employee benefits	1,406	458	771	(a)
(b) Expense of premises & fixed assets (net)	299	170	198	(b)
(c) Other non-interest expense	1,060	268	600	(c)
(d) Total non-interest expense	2,765	896	1,569	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	3,310	502	687	8.
(a) Applicable income taxes	1,033	223	234	(a)
9. Income/(loss) before extr. items & other adjs.	2,277	279	453	9.
10. Extr. items & other adjs. net of income taxes	0	122	0	10.
11. Net income/(loss)	$2,277	$401	$453	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	CLAREMONT	COLEBROOK	CONCORD	
	CITY BANK AND TRUST	THE FIRST COLEBROOK BANK	CHARTER TRUST COMPANY	
1. Interest income:				1.
(a) Interest & fee income on loans	$3,450	$2,480		(a)
(b) Income from lease financing receivables				(b)
(c) Int. income on bal. due from depository inst.			20	(c)
(d) Interest & dividend income on securities	111	1,497		(d)
(e) Int. income from assets held in trading accts.				(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	97	230		(f)
(g) Total interest income	3,658	4,207	20	(g)
2. Interest expense:				2.
(a) Interest on deposits	2,226	2,580		(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	4			(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	3			(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases				(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Net interest expense	2,233	2,580	0	(f)
3. Net interest income	1,425	1,627	20	3.
4. Provision for loan & lease losses	128	16		4.
5. Non-interest income	43	100	190	5.
6. Gains/(losses) on sec. not held in trading accts.		630		6.
7. Non-interest expense:				7.
(a) Salaries & employee benefits	426	550	155	(a)
(b) Expense of premises & fixed assets (net)	73	117	11	(b)
(c) Other non-interest expense	403	447	161	(c)
(d) Total non-interest expense	902	1,114	327	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	438	1,227	(117)	8.
(a) Applicable income taxes	177	304		(a)
9. Income/(loss) before extr. items & other adjs.	261	923	(117)	9.
10. Extr. items & other adjs. net of income taxes	325	0	0	10.
11. Net income/(loss)	$586	$923	($117)	11.

	DERRY	DURHAM	EXETER	
CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	DERRY BANK AND TRUST COMPANY	DURHAM TRUST COMPANY	THE EXETER BANKING COMPANY	
1. Interest income:				1.
(a) Interest & fee income on loans	$7,301	$4,742	$13,417	(a)
(b) Income from lease financing receivables	117			(b)
(c) Int. income on bal. due from depository inst.	14	6	1	(c)
(d) Interest & dividend income on securities	2,246	707	3,268	(d)
(e) Int. income from assets held in trading accts.				(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	97	133	488	(f)
(g) Total interest income	9,775	5,588	17,174	(g)
2. Interest expense:				2.
(a) Interest on deposits	4,869	3,161	9,722	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	10	3	257	(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money			54	(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases				(d)
(e) Int. on notes & debs. subordinated to deposits	11			(e)
(f) Net interest expense	4,890	3,164	10,033	(f)
3. Net interest income	4,885	2,424	7,141	3.
4. Provision for loan & lease losses	60	366	390	4.
5. Non-interest income	917	375	1,412	5.
6. Gains/(losses) on sec. not held in trading accts.	565	2,149	4	6.
7. Non-interest expense:				7.
(a) Salaries & employee benefits	2,170	1,012	2,714	(a)
(b) Expense of premises & fixed assets (net)	762	461	662	(b)
(c) Other non-interest expense	1,303	700	2,097	(c)
(d) Total non-interest expense	4,235	2,173	5,473	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	2,072	2,409	2,694	8.
(a) Applicable income taxes	402	684	915	(a)
9. Income/(loss) before extr. items & other adjs.	1,670	1,725	1,779	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$1,670	$1,725	$1,779	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	GILFORD VILLAGE BANK & TRUST COMPANY	HANOVER HANOVER BANK & TRUST COMPANY	HILLSBORO THE VALLEY BANK	
1. Interest income:				1.
(a) Interest & fee income on loans	$1,800	$2,833	$1,505	(a)
(b) Income from lease financing receivables				(b)
(c) Int. income on bal. due from depository inst.	87	355	118	(c)
(d) Interest & dividend income on securities	209	678	706	(d)
(e) Int. income from assets held in trading accts.				(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	112	80	189	(f)
(g) Total interest income	2,208	3,946	2,518	(g)
2. Interest expense:				2.
(a) Interest on deposits	1,183	1,993	1,500	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	1	249		(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money			13	(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases	5			(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Net interest expense	1,189	2,242	1,513	(f)
3. Net interest income	1,019	1,704	1,005	3.
4. Provision for loan & lease losses	54	60	10	4.
5. Non-interest income	96	192	136	5.
6. Gains/(losses) on sec. not held in trading accts.		1	318	6.
7. Non-interest expense:				7.
(a) Salaries & employee benefits	378	539	399	(a)
(b) Expense of premises & fixed assets (net)	101	208	129	(b)
(c) Other non-interest expense	321	486	222	(c)
(d) Total non-interest expense	800	1,233	750	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	261	604	699	8.
(a) Applicable income taxes	29	74	240	(a)
9. Income/(loss) before extr. items & other adjs.	232	530	459	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$232	$530	$459	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	JAFFREY THE MONADNOCK BANK	LEBANON FIRST NH BANK OF LEBANON	LITTLETON INDIAN HEAD BANK NORTH	
1. Interest income:				1.
(a) Interest & fee income on loans	$8,286	$9,934	$13,797	(a)
(b) Income from lease financing receivables				(b)
(c) Int. income on bal. due from depository inst.	133		386	(c)
(d) Interest & dividend income on securities	1,348	1,465	2,821	(d)
(e) Int. income from assets held in trading accts.				(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	261	26	190	(f)
(g) Total interest income	10,028	11,425	17,194	(g)
2. Interest expense:				2.
(a) Interest on deposits	5,416	5,415	10,286	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase		573	106	(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money		35	71	(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases		1		(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Net interest expense	5,416	6,024	10,463	(f)
3. Net interest income	4,612	5,401	6,731	3.
4. Provision for loan & lease losses	214	320	171	4.
5. Non-interest income	440	464	1,152	5.
6. Gains/(losses) on sec. not held in trading accts.	332	(27)	98	6.
7. Non-interest expense:				7.
(a) Salaries & employee benefits	1,511	1,921	2,267	(a)
(b) Expense of premises & fixed assets (net)	751	659	853	(b)
(c) Other non-interest expense	1,038	1,569	2,899	(c)
(d) Total non-interest expense	3,300	4,149	6,019	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	1,870	1,369	1,791	8.
(a) Applicable income taxes	770	406	382	(a)
9. Income/(loss) before extr. items & other adjs.	1,100	963	1,409	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$1,100	$963	$1,409	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	MANCHESTER BANKEAST	MANCHESTER BANKEAST TRUST COMPANY	MANCHESTER FIRST NH INVESTMENT SERVICES CORP.	
1. Interest income:				1.
(a) Interest & fee income on loans	$32,873			(a)
(b) Income from lease financing receivables				(b)
(c) Int. income on bal. due from depository inst.	20			(c)
(d) Interest & dividend income on securities	12,341	3		(d)
(e) Int. income from assets held in trading accts.				(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	377			(f)
(g) Total interest income	45,611	3	0	(g)
2. Interest expense:				2.
(a) Interest on deposits	24,940			(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	1,050			(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	244			(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases	18			(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Net interest expense	26,252	0	0	(f)
3. Net interest income	19,359	3	0	3.
4. Provision for loan & lease losses	975			4.
5. Non-interest income	3,466	1,382		5.
6. Gains/(losses) on sec. not held in trading accts.	2,085	51		6.
7. Non-interest expense:				7.
(a) Salaries & employee benefits	7,450	622		(a)
(b) Expense of premises & fixed assets (net)	2,701	120		(b)
(c) Other non-interest expense	8,786	519		(c)
(d) Total non-interest expense	18,937	1,261	0	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	4,998	175	0	8.
(a) Applicable income taxes	(181)	88		(a)
9. Income/(loss) before extr. items & other adjs.	5,179	87	0	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$5,179	$87	$0	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	MEREDITH MEREDITH BANK & TRUST	MILFORD HILLSBOROUGH BANK & TRUST CO.	NASHUA NASHUA TRUST COMPANY	
1. Interest income:				1.
(a) Interest & fee income on loans	$2,081	$54	$23,821	(a)
(b) Income from lease financing receivables			18	(b)
(c) Int. income on bal. due from depository inst.	194		297	(c)
(d) Interest & dividend income on securities	459		3,410	(d)
(e) Int. income from assets held in trading accts.				(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	48	86	1,279	(f)
(g) Total interest income	2,782	140	28,825	(g)
2. Interest expense:				2.
(a) Interest on deposits	1,249	57	15,725	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	5		18	(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money				(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases	10		52	(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Net interest expense	1,264	57	15,795	(f)
3. Net interest income	1,518	83	13,030	3.
4. Provision for loan & lease losses	39		400	4.
5. Non-interest income	175	25	1,911	5.
6. Gains/(losses) on sec. not held in trading accts.	100		15	6.
7. Non-interest expense:				7.
(a) Salaries & employee benefits	530	118	4,804	(a)
(b) Expense of premises & fixed assets (net)	251	47	1,546	(b)
(c) Other non-interest expense	334	132	2,648	(c)
(d) Total non-interest expense	1,115	297	8,998	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	639	(189)	5,558	8.
(a) Applicable income taxes	218		1,876	(a)
9. Income/(loss) before extr. items & other adjs.	421	(189)	3,682	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$421	($189)	$3,682	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	NEW LONDON THE NEW LONDON TRUST COMPANY	NEWINGTON ATLANTIC TRUST COMPANY	NORTH CONWAY NORTH CONWAY BANK	
1. Interest income:				1.
(a) Interest & fee income on loans	$5,402	$1,392	$5,961	(a)
(b) Income from lease financing receivables				(b)
(c) Int. income on bal. due from depository inst.	108	13	208	(c)
(d) Interest & dividend income on securities	879	25	1,937	(d)
(e) Int. income from assets held in trading accts.				(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	53	98	541	(f)
(g) Total interest income	6,442	1,528	8,647	(g)
2. Interest expense:				2.
(a) Interest on deposits	3,706	789	5,025	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	51		10	(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	45			(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases	6			(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Net interest expense	3,808	789	5,035	(f)
3. Net interest income	2,634	739	3,612	3.
4. Provision for loan & lease losses	60	95	7	4.
5. Non-interest income	143	63	371	5.
6. Gains/(losses) on sec. not held in trading accts.	612		2,094	6.
7. Non-interest expense:				7.
(a) Salaries & employee benefits	1,074	200	1,205	(a)
(b) Expense of premises & fixed assets (net)	246	124	470	(b)
(c) Other non-interest expense	713	195	743	(c)
(d) Total non-interest expense	2,033	519	2,418	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	1,296	188	3,652	8.
(a) Applicable income taxes	236	71	1,020	(a)
9. Income/(loss) before extr. items & other adjs.	1,060	117	2,632	9.
10. Extr. items & other adjs. net of income taxes	0	46	0	10.
11. Net income/(loss)	$1,060	$163	$2,632	11.

CONSOLIDATED REPORT OF INCOME	PELHAM	PLAISTOW	PORTSMOUTH	
(in thousands of dollars)	PELHAM BANK AND TRUST COMPANY	PLAISTOW BANK AND TRUST COMPANY	FIRST SIGNATURE BANK & TRUST COMPANY	
1. Interest income:				1.
(a) Interest & fee income on loans	$13,800	$4,283	$653	(a)
(b) Income from lease financing receivables				(b)
(c) Int. income on bal. due from depository inst.	244	90	1	(c)
(d) Interest & dividend income on securities	2,221	1,438	458	(d)
(e) Int. income from assets held in trading accts.				(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	309	309	298	(f)
(g) Total interest income	16,574	6,120	1,410	(g)
2. Interest expense:				2.
(a) Interest on deposits	8,201	2,912	323	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase				(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	282			(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases				(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Net interest expense	8,483	2,912	323	(f)
3. Net interest income	8,091	3,208	1,087	3.
4. Provision for loan & lease losses	120		23	4.
5. Non-interest income	374	314	1	5.
6. Gains/(losses) on sec. not held in trading accts.	1,275	90	2	6.
7. Non-interest expense:				7.
(a) Salaries & employee benefits	1,210	1,252	616	(a)
(b) Expense of premises & fixed assets (net)	364	285	242	(b)
(c) Other non-interest expense	666	711	1,820	(c)
(d) Total non-interest expense	2,240	2,248	2,678	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	7,380	1,364	(1,611)	8.
(a) Applicable income taxes	3,098	482	(741)	(a)
9. Income/(loss) before extr. items & other adjs.	4,282	882	(870)	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$4,282	$882	($870)	11.

CONSOLIDATED REPORT OF INCOME

(in thousands of dollars)

	PORTSMOUTH	PORTSMOUTH	ROCHESTER	
	INDIAN HEAD BANK AND TRUST COMPANY	OLDE PORT BANK & TRUST COMPANY	FIDUCIARY TRUST COMPANY OF NEW HAMPSHIRE	
1. Interest income:				1.
(a) Interest & fee income on loans	$26,383	$24	$21	(a)
(b) Income from lease financing receivables	66			(b)
(c) Int. income on bal. due from depository inst.	63	100	2	(c)
(d) Interest & dividend income on securities	3,101			(d)
(e) Int. income from assets held in trading accts.				(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	229	19	71	(f)
(g) Total interest income	29,842	143	94	(g)
2. Interest expense:				2.
(a) Interest on deposits	15,042	14		(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	585			(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	111			(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases				(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Net interest expense	15,738	14	0	(f)
3. Net interest income	14,104	129	94	3.
4. Provision for loan & lease losses	817	20		4.
5. Non-interest income	1,712	1	74	5.
6. Gains/(losses) on sec. not held in trading accts.	99	0		6.
7. Non-interest expense:				7.
(a) Salaries & employee benefits	3,693	151		(a)
(b) Expense of premises & fixed assets (net)	1,345	26		(b)
(c) Other non-interest expense	5,387	42	16	(c)
(d) Total non-interest expense	10,425	219	16	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	4,673	(109)	152	8.
(a) Applicable income taxes	1,719	0	85	(a)
9. Income/(loss) before extr. items & other adjs.	2,954	(109)	67	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$2,954	($109)	$67	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	SALEM FIDELITY BANK & TRUST COMPANY	SALEM ROCKINGHAM COUNTY TRUST COMPANY	SEABROOK SEABROOK BANK AND TRUST COMPANY	
1. Interest income:				1.
(a) Interest & fee income on loans	$14	$5,814	$2,394	(a)
(b) Income from lease financing receivables				(b)
(c) Int. income on bal. due from depository inst.			34	(c)
(d) Interest & dividend income on securities	197	1,167	1,715	(d)
(e) Int. income from assets held in trading accts.				(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	26	400	72	(f)
(g) Total interest income	237	7,381	4,215	(g)
2. Interest expense:				2.
(a) Interest on deposits	1	3,985	2,342	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase		53		(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money		34	11	(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases				(d)
(e) Int. on notes & debs. subordinated to deposits		33		(e)
(f) Net interest expense	1	4,105	2.353	(f)
3. Net interest income	236	3,276	1,862	3.
4. Provision for loan & lease losses	0	124	69	4.
5. Non-interest income	0	328	560	5.
6. Gains/(losses) on sec. not held in trading accts.	0	7	(16)	6.
7. Non-interest expense:				7.
(a) Salaries & employee benefits	10	1,228	819	(a)
(b) Expense of premises & fixed assets (net)	12	378	299	(b)
(c) Other non-interest expense	57	1,163	518	(c)
(d) Total non-interest expense	79	2,769	1,636	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	157	718	701	8.
(a) Applicable income taxes	36	164	156	(a)
9. Income/(loss) before extr. items & other adjs.	121	554	545	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$121	$554	$545	11.

CONSOLIDATED REPORT OF INCOME

(in thousands of dollars)

	SOMERSWORTH	SUNCOOK		
	THE SOMERSWORTH BANK	THE SUNCOOK BANK		
1. Interest income:				1.
(a) Interest & fee income on loans	$5,232	$7,319		(a)
(b) Income from lease financing receivables				(b)
(c) Int. income on bal. due from depository inst.	33	15		(c)
(d) Interest & dividend income on securities	1,111	1,877		(d)
(e) Int. income from assets held in trading accts.				(e)
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	125	712		(f)
(g) Total interest income	6,501	9,923		(g)
2. Interest expense:				2.
(a) Interest on deposits	3,656	5,477		(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	78			(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	20	18		(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases				(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Net interest expense	3,754	5,495		(f)
3. Net interest income	2,747	4,428		3.
4. Provision for loan & lease losses	(69)	69		4.
5. Non-interest income	161	246		5.
6. Gains/(losses) on sec. not held in trading accts.	751			6.
7. Non-interest expense:				7.
(a) Salaries & employee benefits	714	1,447		(a)
(b) Expense of premises & fixed assets (net)	146	448		(b)
(c) Other non-interest expense	341	871		(c)
(d) Total non-interest expense	1,201	2,766		(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	2,527	1,839		8.
(a) Applicable income taxes	780	667		(a)
9. Income/(loss) before extr. items & other adjs.	1,747	1,172		9.
10. Extr. items & other adjs. net of income taxes	0	0		10.
11. Net income/(loss)	$1,747	$1,172		11.

REPORT OF CONDITION OF TRUST DEPARTMENTS OF COMMERCIAL BANKS

(rounded to nearest dollar)

	CONCORD	EXETER	MANCHESTER	
	CHARTER TRUST COMPANY	THE EXETER BANKING COMPANY	BANKEAST TRUST COMPANY	
AS TRUSTEE AND EXECUTOR				
ASSETS				
1. Bank:				1.
(a) Demand deposits	$2,143	$55,106	$186,124	(a)
(b) Other deposits	2,042,641	94,548	795,271	(b)
2. Money market funds	1,649,563	3,336,631	9,311,856	2.
3. Government, state & municipal obligations	2,774,049	10,488,219	13,940,442	3.
4. Other bonds & notes	964,358	232,060	5,439,695	4.
5. Corporate stocks	1,575,321	12,362,879	20,464,952	5.
6. Real estate		302,804	678,935	6.
7. Other assets	238,541	47,919	10,030,073	7.
8. Total Assets	$9,246,616	$26,920,166	$60,847,348	8.
LIABILITIES				
9. Principal:				9.
(a) Invested	$9,244,468	$26,153,898	$60,594,566	(a)
(b) Univested	1,682	27,104	142,705	(b)
10. Income:				10.
(a) Invested		711,160	55,472	(a)
(b) Uninvested	466	28,004	54,605	(b)
11. Notes payable				11.
12. Other liabilities				12.
13. Total Liabilities	$9,246,616	$26,920,166	$60,847,348	13.
AS AGENT				
ASSETS				
14. Bank:				14.
(a) Demand deposits	$185,419	$31,943		(a)
(b) Other deposits	6,158,510	181,081	597,488	(b)
15. Money market funds	5,384,007	3,083,074	23,539,349	15.
16. Government, state & municipal obligations	23,150,595	6,095,128	25,232,592	16.
17. Other bonds & notes	8,216,356	134,816	24,770,381	17.
18. Corporate stocks	26,690,462	6,634,265	149,464,263	18.
19. Real estate			145,000	19.
20. Other assets	1,486,631	97,346	2,988,346	20.
21. Total Assets	$71,271,980	$16,257,653	$226,737,419	21.
LIABILITIES				
22. Principal:				22.
(a) Invested	$71,088,708	$15,864,928	$225,876,496	(a)
(b) Uninvested	104,041	14,236	801,500	(b)
23. Income:				23.
(a) Invested		360,782	2,734	(a)
(b) Uninvested	79,231	17,707	56,689	(b)
24. Notes payable				24.
25. Other liabilities				25.
26. Total Liabilities	$71,271,980	$16,257,653	$226,737,419	26.

REPORT OF CONDITION OF TRUST DEPARTMENTS OF COMMERCIAL BANKS

(rounded to nearest dollar)

	NASHUA	NEW LONDON	NORTH CONWAY	
	NASHUA TRUST COMPANY	THE NEW LONDON TRUST COMPANY	NORTH CONWAY BANK	
AS TRUSTEE AND EXECUTOR				
ASSETS				
1. Bank:				1.
(a) Demand deposits	$134,927	$3,125		(a)
(b) Other deposits	552,351	171,107	3,953	(b)
2. Money market funds	8,925,124	906,152		2.
3. Government, state & municipal obligations	6,698,495	362,051		3.
4. Other bonds & notes	1,875,591	98,394		4.
5. Corporate stocks	15,112,589	279,850	124,590	5.
6. Real estate	563,405			6.
7. Other assets	18,511,538	22,843	102,677	7.
8. Total Assets	$52,374,020	$1,843,522	$231,220	8.
LIABILITIES				
9. Principal:				9.
(a) Invested	$51,500,753	$1,832,500	$230,836	(a)
(b) Univested	149,925	11,302		(b)
10. Income:				10.
(a) Invested	738,340		384	(a)
(b) Uninvested	(14,998)	(280)		(b)
11. Notes payable				11.
12. Other liabilities				12.
13. Total Liabilities	$52,374,020	$1,843,522	$231,220	13.
AS AGENT				
ASSETS				
14. Bank:				14.
(a) Demand deposits	$56,773	$1,543	$1,092	(a)
(b) Other deposits	423.152		15,000	(b)
15. Money market funds	7,852,756	249,798	50,512	15.
16. Government, state & municipal obligations	5,143,739	25,003		16.
17. Other bonds & notes	1,515,761	373,785	40,550	17.
18. Corporate stocks	8,897,916	1,061,821	16,469	18.
19. Real estate	203,445			19.
20. Other assets	1,569,570	20,681		20.
21. Total Assets	$25,663,112	$1,732,631	$123,623	21.
LIABILITIES				
22. Principal:				22.
(a) Invested	$24,263,709	$1,733,910	$120,412	(a)
(b) Uninvested	41,618	858		(b)
23. Income:				23.
(a) Invested	1,342,630		2,119	(a)
(b) Uninvested	15,155	(2,137)	1,092	(b)
24. Notes payable				24.
25. Other liabilities				25.
26. Total Liabilities	$25,663,112	$1,732,631	$123,623	26.

REPORT OF CONDITION OF TRUST DEPARTMENTS OF COMMERCIAL BANKS (rounded to nearest dollar)	ROCHESTER FIDUCIARY TRUST COMPANY OF NEW HAMPSHIRE	SUNCOOK THE SUNCOOK BANK		
AS TRUSTEE AND EXECUTOR				
ASSETS				
1. Bank:				1.
(a) Demand deposits		$686		(a)
(b) Other deposits		230,500		(b)
2. Money market funds	4,724,545	46,279		2.
3. Government, state & municipal obligations		71,984		3.
4. Other bonds & notes		105,727		4.
5. Corporate stocks	13,692,924	179,456		5.
6. Real estate				6.
7. Other assets	85,896			7.
8. Total Assets	$18,503,365	$634,632		8.
LIABILITIES				
9. Principal:				9.
(a) Invested	$13,275,507	$633,946		(a)
(b) Univested		4		(b)
10. Income:				10.
(a) Invested	5,227,858			(a)
(b) Uninvested		682		(b)
11. Notes payable				11.
12. Other liabilities				12.
13. Total Liabilities	$18,503,365	$634,632		13.
AS AGENT				
ASSETS				
14. Bank:				14.
(a) Demand deposits				(a)
(b) Other deposits				(b)
15. Money market funds				15.
16. Government, state & municipal obligations				16.
17. Other bonds & notes				17.
18. Corporate stocks				18.
19. Real estate				19.
20. Other assets				20.
21. Total Assets	$0	$0		21.
LIABILITIES				
22. Principal:				22.
(a) Invested				(a)
(b) Uninvested				(b)
23. Income:				23.
(a) Invested				(a)
(b) Uninvested				(b)
24. Notes payable				24.
25. Other liabilities				25.
26. Total Liabilities	$0	$0		26.

CONSOLIDATED AGGREGATE REPORT OF CONDITION OF COMMERCIAL BANKS

NUMBER OF COMMERCIAL BANKS REPORTING: 38
DECEMBER 31, 1986

(in thousands)

	ASSETS		% of Total Assets
1.	Cash & balances due from depository institutions	$234,317	6.97%
2.	Securities	656,495	19.53%
3.	Federal funds sold & securities purchased under agreements to resell	121,363	3.61%
4.	Loans & lease financing receivables (net)	2,254,321	67.07%
5.	Premises & fixed assets (incl. capitalized leases)	48,552	1.44%
6.	Other real estate owned	1,618	0.05%
7.	Investments in unconsolidated subsidiaries & associated companies	641	0.02%
8.	All other assets	43,947	1.31%
9.	Total Assets	3,361,254	100.00%
	LIABILITIES AND CAPITAL		% of Liabilities and Capital
10.	Deposits	3,023,517	89.95%
11.	Federal funds purchased & securities sold under agreements to repurchase	57,035	1.70%
12.	Demand notes issued to the U.S. Treasury	10,513	0.31%
13.	Other borrowed money	3,970	0.12%
14.	Notes & debentures subordinated to deposits	760	0.02%
15.	All other liabilities	26,932	0.80%
16.	Total liabilities	3,122,727	92.90%
17.	Limited-life preferred stock		
	EQUITY CAPITAL		
18.	Perpetual preferred stock	670	0.02%
19.	Common stock	25,087	0.75%
20.	Surplus	83,135	2.47%
21.	Undivided profits & capital reserves	129,635	3.86%
22.	Total equity capital	238,527	7.10%
23.	Total liabilities, limited-life preferred stock & equity capital	$3,361,254	100.00%

CONSOLIDATED AGGREGATE REPORT OF INCOME

COMMERCIAL BANKS

December 31, 1986

(in thousands)

1. Interest income:	
(a) Interest & fee income on loans	$236,845
(b) Income from lease financing receivables	201
(c) Int. income on bal. due from depository inst.	3,864
(d) Interest & dividend income on securities	51,221
(e) Int. income from assets held in trading accts.	0
(f) Int. income on fed. funds sold & securities purchased under agreements to resell	7,829
(g) Total interest income	299,960
2. Interest expense:	
(a) Interest on deposits	161,081
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	3,579
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	955
(d) Interest on mortgage indebtedness & obligations under capitalized leases	107
(e) Int. on notes & debts. subordinated to deposits	83
(f) Total interest expense	165,805
3. Net interest income	134,155
4. Provision for loan & lease losses	5,505
5. Non-interest income	18,407
6. Gains/(losses) on sec. not held in trading accts.	12,639
7. Non-interest expense:	
(a) Salaries & employee benefits	46,358
(b) Expense of premises & fixed assets (net)	15,274
(c) Other non-interest expense	41,710
(d) Total non-interest expense	103,342
8. Income/(loss) before income taxes, extraordinary items & other adjustments	56,354
(a) Applicable income taxes	16,789
9. Income/(loss) before extr. items & other adjs.	39,565
10. Extr. items & other adjs. net of income taxes	493
11. Net income/(loss)	$40,058

AGGREGATE REPORT OF CONDITION OF TRUST DEPARTMENTS

NUMBER OF COMMERCIAL BANKS REPORTING: 8

DECEMBER 31, 1986

(rounded to nearest dollar)

AS TRUSTEE AND EXECUTOR

ASSETS

1. Bank:		
(a) Demand deposits	$382,111	0.22%
(b) Other deposits	3,890,371	2.28%
2. Money market funds	28,900,150	16.94%
3. Government, state & municipal obligations	34,335,240	20.13%
4. Other bonds & notes	8,715,825	5.11%
5. Corporate stocks	63,792,561	37.39%
6. Real estate	1,545,144	0.91%
7. Other assets	29,039,487	17.02%
8. Total Assets	$170,600,889	100.00%

LIABILITIES

9. Principal:		
(a) Invested	$163,466,474	95.82%
(b) Uninvested	332,722	0.20%
10. Income:		
(a) Invested	6,733,214	3.95%
(b) Uninvested	68,479	0.04%
11. Notes payable	0	0.00%
12. Other liabilities	0	0.00%
13. Total Liabilities	$170,600,889	100.00%

AS AGENT

ASSETS

14. Bank:		
(a) Demand deposits	$276,770	0.08%
(b) Other deposits	7,375,231	2.16%
15. Money market funds	40,159,496	11.75%
16. Government, state & municipal obligations	59,647,057	17.45%
17. Other bonds & notes	35,051,649	10.26%
18. Corporate stocks	192,765,196	56.40%
19. Real estate	348,445	0.10%
20. Other assets	6,162,574	1.80%
21. Total Assets	$341,786,418	100.00%

LIABILITIES

22. Principal:		
(a) Invested	$338,948,163	99.17%
(b) Uninvested	962,253	0.28%
23. Income:		
(a) Invested	1,708,265	0.50%
(b) Uninvested	167,737	0.05%
24. Notes payable	0	0.00%
25. Other liabilities	0	0.00%
26. Total Liabilities	$341,786,418	100.00%

INSTITUTION IN THE POSSESSION OF THE BANK COMMISSIONER

THE VALLEY TRUST COMPANY - PENACOOK

STATEMENT OF CONDITION

DECEMBER 31, 1986

ASSETS

Regular savings	$833.79
Money market deposits	41,315.80
Total Assets	$42,149.59

LIABILITIES AND CAPITAL

Dividend #1 claims disallowed	$273.58
Demand deposits (unclaimed)	3,958.79
Time deposits (unclaimed)	428.35
Other deposits (certified, officers checks, etc.-unclaimed)	1,679.54
Capital stock	100,000.00
Surplus	25,000.00
Undivided profits	(89,190.67)
Total Liabilities and Capital	$42,149.59

ABSTRACTS OF THE ANNUAL REPORT

OF

MUTUAL AND GUARANTY SAVINGS BANKS

SHOWING LOCATION,

NAMES OF OFFICERS

AND

TRUSTEES

CLAREMONT

CLAREMONT SAVINGS BANK
145 BROAD STREET
CLAREMONT, NEW HAMPSHIRE 03743
TEL. 542-7711

(Year of Incorporation - 1907)

BRANCHES

Main and River Streets, Charlestown, NH 03603
Tel. 826-5752

356 Washington Street, Claremont, NH 03743
Tel. 542-7701

Power's Country Store, Cornish Flat, NH 03746
Tel. 542-7728

OFFICERS

CHAIRMAN OF THE BOARD
Joseph J. Gorman, Sr.

PRESIDENT
** Robert M. Love

SR. V.P./TREASURER
H. Clay Hawkins, IV

VICE PRESIDENTS
Richard P. Mailloux
Beverly M. Thorn

ASS'T. VICE PRESIDENTS
Sally A. Asanowicz
Brenda M. Reed

ASS'T. TREASURERS
Carol A. Calkins
Elaine M. Erskine
Sharon A. King

SYSTEMS SPECIALIST
Karen A. Roberts

ASS'T. LOAN DEPARTMENT MANAGER
James F. Conway

TRUSTEES

Derek B. Brown
* Neil H. Daniels
* Joseph J. Gorman
Richard K. Hutchins
Carolyn H. Johnson
Albert D. Leahy, Jr.
* Robert M. Love
Theodore A. Monetta
* Cyril M. Ondre
* Arnold P. Shulins

CONCORD

CONCORD SAVINGS BANK
45 NORTH MAIN STREET
CONCORD, NEW HAMPSHIRE 03301
TEL. 224-1100

(Year of Incorporation - 1872)

BRANCHES

161 North State Street, Concord, NH 03301
Tel. 224-1130

73 West Street, Concord, NH 03301
Tel. 224-1160

OFFICERS

CHAIRMAN OF THE BOARD
Thomas M. Hardiman

PRESIDENT
** Joseph Harrison, III

SR. V.P./SEC./TREASURER
Peter J. Baxter

SR. VICE PRESIDENT
Donald J. Etnier

VICE PRESIDENTS
Robert F. Howe
Glenn R. Thornton
Ellen R. Zellers

ASS'T. VICE PRESIDENTS
David E. Fuller
Lawrence R. Guay
Ward C. Jenkins
Thomas E. LeBrun
Robert C. Masse
Jeffery B. Savage
David R. Wein
Larry W. Young, Sr.

MORTGAGE LOAN OFFICER
Carey J. Borden

CUSTOMER SERVICE OFFICER
Deidre C. Morin

LOAN SERVICE OFFICER
Mary Ann Wearing

ASS'T. TREASURER/
ASS'T. CONTROLLER
Michael R. Stoddard

DIRECTORS

Norman R. Brown
William S. Fenollosa
* Oliver R. Fifield
* Thomas M. Hardiman
* Joseph Harrison, III
* Russell A. Holden
Harold W. Janeway
Lucia Kittredge
Joseph S. Ransmeier
* Seth A. Resnicoff
Eleanor H. Stark
* James R. Stewart
Katherine F. Tsouros

---

* Investment Committee Members
** Chief Executive Officer

CONCORD

MERRIMACK COUNTY SAVINGS BANK
89 NORTH MAIN STREET
CONCORD, NEW HAMPSHIRE 03301
TEL. 225-2793

(Year of Incorporation - 1867)

OFFICERS

PRESIDENT
** Herbert E. Little

SENIOR VICE PRESIDENT
Robert J. Eaton

VICE PRESIDENT
Alice B. Guay

ASS'T. VICE PRESIDENT
John A. Feeley

TREASURER
Ronald A. Goodine

ASS'T. TREASURER
Patricia A. Wonson

COMPTROLLER
Peter G. Prinz

ASS'T. LOAN OFFICER
Sandra L. Caswell

TRUSTEES

* Richard H. Dudley
* Cedric Dustin, Jr.
Robert J. Eaton
* John T. Flanders
* Morton M. George
* Charles J. Gesen
Herbert E. Little
* Robert H. Reno
R. Peter Shapiro
Mary E. Wilson

* Investment Committee Members
** Chief Executive Officer

CONCORD

NEW HAMPSHIRE SAVINGS BANK

27 NORTH STATE STREET
CONCORD, NEW HAMPSHIRE 03301
TEL. 224-7711

(Year of Incorporation - 1830)

BRANCHES

100 Loudon Road, Concord, NH 03301
Tel. 224-7719

Fountain Square, Contoocook, NH 03229
Tel. 746-4115

277 Union Avenue, Laconia, NH 03246
Tel. 524-3800

420 Amherst Street, Route 101A, Nashua, NH 03063
Tel. 889-2900

Thirty Pines Plaza, Penacook, NH 03303
Tel. 753-6341

39 Main Street, Pittsfield, NH 03263
Tel. 435-8481

500 Market Street, Portsmouth, NH 03801
Tel. 436-1500

OFFICERS

CHAIRMAN OF THE BOARD
** John R. Hardie

REGIONAL PRESIDENT
Lanard Krause (Laconia)

REGIONAL SR. VICE PRESIDENT
Paul Rizzi (Nashua)

EXECUTIVE VICE PRESIDENT/SECRETARY
Richard J. Weed

SR. VICE PRESIDENT/TREASURER
Robert F. DeAngelis

SENIOR VICE PRESIDENT
David H. Rogers

VICE PRESIDENTS
Robert M. Beyer, Jr.
Russell D. Coburn
Cheryl C. Cornish
David Freeman-Woolpert
Arthur C. Huntoon
Paul B. Leavitt
Bruce E. Macey
Francis E. McDade
Alison W. Rich
Richard H. Robertson
Violet M. Rounds
W. David Sheen
C. William Voorhees
Robert H. Wester, Jr.
Kenneth P. Wilson, Jr.
John P. Zobel

ASS'T. VICE PRESIDENTS
Bonnie J. Arsenault
William V. Bates
Deborah Champagne
David S. Hart
David N. Lake
Mark G. Liebl
Marilynn J. Rea
Donald N. Thompson

AUDITOR
Jack M. Murray, Jr.

ASS'T. AUDITOR
Mark D. Till

ASS'T. TREASURERS
Kathryn L. Avery
Sharon L. Baker
Elizabeth Ballantyne
Bertha R. Benson
Angela F. Burkholder
Larry S. Cooper
Judith B. Evans
Ruth E. Hammen
Joyce C. Johnson
Raymond Martin
Deborah W. Nadeau
Nancy A. Norris
Anthony J. Pucci
Laurie A. Samuelsen
Ellen E. Smith
Beth B. Taylor
Thomas M. Thompson
Andre C. Tremblay
Konnie Wohlander

DIRECTORS

* Joseph Alosa
* Harry W. Blunt, Jr.
* Edwin I. Chertok
* George E. Freese, Jr.
* Harriet A. Haller Key
* John R. Hardie
* John R. Pendleton
* Edward Potter
* Nathan Wechsler
* Robert O. Wilson

* Investment Committee Members
** Chief Executive Officer

DOVER

SEACOAST SAVINGS BANK

537 CENTRAL AVENUE
DOVER, NEW HAMPSHIRE 03820
TEL. 749-2150

(Year of Incorporation - 1901)

BRANCHES

240 Locust Street, Dover, NH 03820
Tel. 749-2151

8 Newmarket Road, Durham, NH 03824
Tel. 868-1022

OFFICERS

PRESIDENT
** John T. Guy

VICE PRESIDENT/
TREASURER/SECRETARY
Joseph M. Sarno

VICE PRESIDENT
Robert E. Belanger

VICE TREASURER
Shirley M. Mitchell

ASS'T. TREASURER
Janet E. Rene

ASS'T. SECRETARY
Margaret L. Duhaime

TRUSTEES

Clyde R. Coolidge
John T. Guy
* Waldron B. Haley
Alder T. Hatch
Robert E. Hynes
* Richard H. Keefe
Timothy G. Pearson
Winthrop C. Skoglund
David S. Weeks

DOVER

SOUTHEAST BANK FOR SAVINGS

140 WASHINGTON STREET
DOVER, NEW HAMPSHIRE 03820
Tel. 742-8100

(Year of Incorporation - 1823)

BRANCHES

Corner Routes 9 & 125, Barrington, NH 03825
Tel. 664-2270

1-5 Wakefield Street, Rochester, NH 03867
Tel. 332-1206

1 Front Street, Rollinsford, NH 03869
Tel. 742-8900

3 Elm Street, Somersworth, NH 03878
Tel. 692-2900

OFFICERS

CHAIRMAN OF THE BOARD/PRES.
** John S. Terrill

EXECUTIVE VICE PRESIDENTS
Donald R. Hatt
Gerald F. Janelle

SENIOR VICE PRESIDENTS
Ronald M. Black
Roderick A. Boivin
John H. Dyer, Jr.
Robert F. Haley

VICE PRESIDENTS
Paul A. Galanes
David T. Keefe
Lena M. Molleur
Marion C. Pelletier
Stephen A. Wood

ASS'T. VICE PRESIDENTS
Vivian Cadorette
Jacqueline E. Lambert
Colleen M. Pace
Richard T. Sheldon

ASS'T. TREASURER
Dawn M. Silver

LOAN ADMIN. OFFICER
Carole B. Berry

TRUST OFFICER
Doris G. Couture

LOAN OFFICERS
James A. St. Onge
Sally J. Thorn

TRUSTEES

Nancy R. Boyle
* Robert L. Demers, Sr.
* David G. Eastman
Stephen L. Goren
* Raymond N. Guillemette
* Clifford B. Ham
Gerald F. Janelle
* James Kageleiry
Robert N. Kendall
Donald V. Purdy
Frederick S. Richardson
John S. Terrill
* Stanley H. Thompson, Sr.
Hugh C. Tuttle
Matt R. Williams, Jr.
Robert F. Wilson

---

* Investment Committee Members
** Chief Executive Officer

FRANKLIN

FRANKLIN SAVINGS BANK
P.O. DRAWER 339 - 387 CENTRAL STREET
FRANKLIN, NEW HAMPSHIRE 03235
TEL. 934-4445

(Year of Incorporation - 1869)

BRANCHES

105 Lake Street, Bristol, NH 03222
Tel. 744-5461

933 Central Street, Franklin, NH 03235
Tel. 934-6808

OFFICERS

PRESIDENT/SECRETARY
** Clark S. Fuller

EXECUTIVE V.P./TREASURER
Richard W. DuBois

VICE PRESIDENTS
Joyce C. Beaupre
Dianne S. Benoit
Kenneth S. Duguay
Elaine D. Pouliot

ASS'T. VICE PRESIDENTS/ BRANCH MANAGERS
Richard G. Biron
Carol S. Sanborn

ASS'T. OPERATIONS/ TRAINING OFFICER
Joan B. Swett

CUSTOMER SERVICE OFFICER
Shirley Webber

LOAN OFFICER
Janie D. Piper

TRUSTEES

Earl H. Benson
Donald W. Cushing
* Richard W. DuBois
* Robert E. Dussault
* Clark S. Fuller
* John H. Fuller
* Thomas C. Gill
E. Robert Terhune
* Henry B. Trachy
* Frederick W. Ziegler

GREENVILLE

VILLAGE SAVINGS BANK
MAIN STREET
GREENVILLE, NEW HAMPSHIRE 03048
Tel. 878-1100

(Year of Incorporation - 1870)

BRANCHES

Route 124, New Ipswich, NH 03071
Tel. 878-1101

120 Grove Street, Peterborough, NH 03458
Tel. 924-9494

OFFICERS

PRESIDENT/TREASURER
** Robert C. Henneman

FIRST VICE PRESIDENT
Robert Taft

SECOND VICE PRESIDENT
Henry H. Franklin

ASS'T. VICE PRESIDENT
Patricia Schuren

SECRETARY
Cyrille A. Thibault

LOAN OFFICER
Kenneth Schempp

TRUSTEES

Robert B. Fish
Henry H. Franklin
* Robert C. Henneman
* Socrates W. Kereazis
J. Colin Lizotte
Robert Taft
Thorvald H. Tenney, Jr.
* Cyrille A. Thibault
Robert H. Whitaker

---

* Investment Committee Members
** Chief Executive officer

HANOVER

DARTMOUTH SAVINGS BANK
40 SOUTH MAIN STREET
HANOVER, NEW HAMPSHIRE 03755
TEL. 643-3310

(Year of Incorporation - 1860)

BRANCHES

137-139 Broad Street, Claremont, NH 03743
Tel. 542-8725

106 Main Street, W. Lebanon, NH 03874
Tel. 298-5222

OFFICERS

PRESIDENT
** James E. Lambert

VICE PRESIDENT/COMM. LOANS
Theodore M. Thompson, Jr.

VICE PRESIDENT
Michael J. Cryans

ASS'T. V.P./COMM. LOAN OFF.
James P. Goodrich

CORPORATE SECRETARY
Ilia B. Stacy

ASS'T. TREASURERS
Carole H. Parsons
Connie L. Wolfson

MORTGAGE LOAN OFFICERS
Alice Dantos
Kerry E. Whitcomb

MANAGER (Claremont)
Debra A. Macia

MANAGER (West Lebanon)
Heidi A. Postupack

DIRECTORS

Gordon V. Dewitt
* Albert C. Jones
* James E. Lambert
John J. Long, Jr.
Philip W. Mans
* Stuart V. Smith
Bayne Stevenson

KEENE

CHESHIRE COUNTY SAVINGS BANK
1 CENTRAL SQUARE
KEENE, NEW HAMPSHIRE 03431
TEL. 352-2502

(Year of Incorporation - 1897)

BRANCHES

194 West Street, Keene, NH 03431
Tel. 352-2502

828 Court Street, Keene, NH 03431
Tel. 352-2502

OFFICERS

CHAIRMAN OF THE BOARD
Eugene E. Gaffey

PRESIDENT
** David B. Walters

SENIOR VICE PRESIDENTS
David S. Foote
Carl A. Johnson

SR. V.P./TREASURER
William H. Dennison

V.P./MORTGAGE OFF.
Millard D. Waite, Jr.

V.P./OPERATIONS OFF.
Peter T. Whittemore

ASS'T. V.P./MORTGAGE OFF.
Larry E. Ruest

ASS'T. V.P./CONS. LOAN OFF.
Gordon R. Edmonds

ASS'T. V.P./COMM. LOAN OFF.
Lee K. Robator

INST. LOAN OFFICER
Beverley A. Mosher

ASS'T. MORTGAGE OFF.
Wallace A. Reney

ASS'T. LOAN OFFICER
Ronald L. Jacques

ASS'T. TREAS./INT. AUDIT
Michael W. Bugler, Sr.

ASS'T. OPERERATIONS OFF.
Jane B. Swenor

PERSONNEL OFFICER
Ellen M. Jones

RETIREMENT OFFICER
Patricia A. Hatch

DIRECTORS

* Richard B. Baybutt
Mario G. Farina
Calvin L. Frink
* Eugene E. Gaffey
Kenneth W. Hazen
* Philip D. Koerner
* Howard B. Lane, Jr.
* Emerson H. O'Brien
* Howard A. Roberts
L. William Slanetz
* David B. Walters

* Investment Committee Members
** Chief Executive Officer

KEENE

KEENE SAVINGS BANK
122 WEST STREET
KEENE, NEW HAMPSHIRE 03431
TEL. 352-0647

(Year of Incorporation - 1895)

OFFICERS

CHAIRMAN OF THE BOARD
Stacey W. Cole

PRESIDENT
** Charles W. Smith

SENIOR VICE PRESIDENT
Charles B. Paquette

V.P./CONTROLLER
William C. Henson

VICE PRESIDENTS
Scott L. Croteau
Steven P. Suchecki

ASS'T. V.P./LOANS
Karen L. Benson

MORTGAGE OFFICER
Sandra J. Sweeney

SYSTEMS OFFICER
Timothy F. Gallagher

CUST. SERVICE OFF.
Tammy L. Harrington

ASS'T. CONTROLLER
Michael J. McCord

CUST. OPERATIONS OFF.
Deborah L. Rule

DIRECTORS

* Dorothy Arwe
* Howard A. Bailey
* D. Stuart Blakely
* Stacey W. Cole
* Norman H. Cotton
* Phillip Hamblet
* George R. Hanna
* Jane B. Reynolds
* William F. Smedley, V
* Charles W. Smith

LACONIA

LACONIA SAVINGS BANK
62 PLEASANT STREET
LACONIA, NEW HAMPSHIRE 03246
TEL. 524-1212

(Year of Incorporation - 1831)

OFFICERS

CHAIRMAN OF THE BOARD
Chester F. Perkins

PRESIDENT
** Carroll W. Stafford, Jr.

V.P./SENIOR LOAN OFF.
Thomas C. Tobey

TREASURER
Richard W. Long

ASS'T. VICE PRESIDENTS
Robert E. Curtis
Brenda R. Long
W. Stephen Loughlin
Bruce C. Lund
Michael G. Muzzey

ASS'T. TREASURER
Linda Drake

LENDING OFFICERS
Gail A. Engle
Bonnie Leclerc

TRUSTEES

* Harold Achber
Donald F. Beane
Richard H. Burt
* John E. Gauthier
* John F. Goddard, Jr.
Seth M. Keller
Harold Noreen
Paul L. Normandin
* Carroll W. Stafford, Jr.
H. Thomas Volpe
John F. Weeks, Jr.

---

* Investment Committee Members
** Chief Executive Officer

LANCASTER

THE SIWOOGANOCK GUARANTY SAVINGS BANK
P.O. BOX 351
LANCASTER, NEW HAMPSHIRE 03584
TEL. 788-4715

(Year of Incorporation - 1887)

BRANCHES

37 State Street, Groveton, NH 03582
Tel. 636-1223

OFFICERS

CHAIRMAN OF THE BOARD
Lee E. Eastman

PRESIDENT
** Kenneth C. Baker

VICE PRESIDENT
James B. Fitch

VICE PRESIDENT/TREASURER
Kendall Query

ASS'T. VICE PRESIDENTS
John A. Currier
Beverly Johnson

ASS'T. TREASURERS
Patricia A. Cotter
Solange Norcross
James McMahon

TRUSTEES

* Kenneth C. Baker
* Lee E. Eastman
* James B. Fitch
* Jeffrey Gilman
* Kevin Kopp
* Richard Rochefort
* Robert Snowman

LEBANON

MASCOMA SAVINGS BANK
67 NORTH PARK STREET
LEBANON, NEW HAMPSHIRE 03766
TEL. 448-3650

(Year of Incorporation - 1899)

BRANCHES

Main Street, Canaan, NH 03741
Tel. 523-4377

Main Street, Enfield, NH 03748
Tel. 632-5556

70 Main Street, West Lebanon, NH 0378
Tel. 298-5933

OFFICERS

CHAIRMAN OF THE BOARD
J. Clayton Ramsdell

CHAIRMAN/EXEC. COMMITTEE
Reuben D. Cole

PRESIDENT/SECRETARY
** William A. Maloy

VICE PRESIDENT/TREASURER
Arlene G. Chapman

VICE PRESIDENTS
Lloyd C. Bennett
Stephen F. Christy

ASS'T V.P./PERSONNEL OFF.
Sally A. McEwen

ASS'T. VICE PRESIDENTS
James P. Howard
John A. Rogers

ASS'T. TREASURER
Judith Ireton

CUSTOMER SERVICE OFF.
Claire A. Spaulding

TRUSTEES

Patricia B. Brown
* Reuben D. Cole
* Wilfred A. Dulac
Clark A. Griffiths
Ellis W. Howard
Jean E. Kennedy
Jacqueline A. Lary
* William A. Maloy
Edward D. McGee, Jr.
Richard L. Patch
* J. Clayton Ramsdell
Ira P. Townsend

* Investment Committee Members
** Chief Executive Officer

LITTLETON

THE SAVER'S BANK
85 MAIN STREET
LITTLETON, NEW HAMPSHIRE 03561
TEL. 444-5321

(Year of Incorporation - 1868)

BRANCHES

177 Main Street, Gorham, NH 03581
Tel. 466-3352

Route 112, Lincoln, NH 03251
Tel. 745-3431

Globe Shopping Center, Littleton, NH 03561
Tel. 444-7702

Hatch Plaza, Plymouth, NH 03264
Tel. 536-4200

OFFICERS

PRESIDENT
** Ronald W. Mallette

SENIOR VICE PRESIDENT
Robert E. Paddock

VICE PRESIDENTS
Fielding H. Moore
Myles E. Rice

ASS'T. VICE PRESIDENTS
Deborah J. Anderton
Albert S. Freeman, III
Carole Lamirande
Linda A. Nelson
Walter H. Page, III
Carol H. Strobel

COLLECTIONS OFFICER
Stephen B. Ellis

DIRECTOR OF MARKETING
Ilia M. Stacy

CREDIT OFFICER
John H. Moore

DIRECTOR OF HUMAN RESOURCES
Roberta S. Lavoie

CONSUMER LOAN OFFICER
Lynn Spensley

DIRECTORS

Richard L. Badger
* Robert H. Copenhaver
Lionel J. Coulombe
* Joseph W. Delisle
Philip T. Gravink
Sherman J. Joslin
* Ronald W. Mallette
Linda C. McGoldrick
Benton L. Moyer, Jr.
Thomas M. Pancoast
* Robert L. Reynells

* Investment Committee Members
** Chief Executive Officer

MANCHESTER

AMOSKEAG BANK
P.O. BOX 6060 - 875 ELM STREET
MANCHESTER, NEW HAMPSHIRE 03108-6060
TEL. 624-3200

(Year of Incorporation - 1852)

BRANCHES

Junction 101A & Route 122, Amherst, NH 03031
Tel. 673-4700

72 South River Road, Bedford, NH 03032
Tel. 624-3449

Route 101 Plaza, Bedford, NH 03102
Tel. 624-3660

3 Elm Street, Goffstown, NH 03045
Tel. 624-3218

1283 D.W. Highway North, Hooksett, NH 03104
Tel. 624-3286

Route 102 at I-93, Londonderry, NH 03053
Tel. 434-1130

1550 Elm Street, Manchester, NH 03104
Tel. 624-3644

835 Hanover Street, Manchester, NH 03104
Tel. 624-3292

1500 South Willow Street, Manchester, NH 03103
Tel. 624-3308

340 Wilson Street, Manchester, NH 03103
Tel. 624-3625

188 Main Street, Nashua, NH 03060
Tel. 880-9980

OFFICERS

CHAIRMAN OF THE BOARD
Milton Machinist

PRESIDENT
** John L. Allen

CHIEF ADMINISTRATIVE OFF.
John S. Perley

SENIOR VICE PRESIDENTS
Thomas A. Addison
Peter J. Allen
Frederick H. Healey
Ole A. Lunde
Kenneth H. Lynch
Robert Manchester
Walter Patten
Normand G. St. Amand
John E. Tinder
David J. Towner
Earle L. Tryder
Peter H. Winshep

DIRECTORS

* John L. Allen
* Edward L. Allman
* William S. Bushnell
Arthur J. Dobles
Lean M. Goulet
William House
* Milton Machinist
N. George Mattaini
David H. McKinnon
Philip B. Ryan
Jason E. Treisman
Earle L. Tryder
Edward D. Wynot
James S. Yakovakis

* Investment Committee Members
** Chief Executive Officer

UNITED SAVINGS BANK
156 HANOVER STREET
MANCHESTER, NEW HAMPSHIRE 03101
TEL. 625-2600

(Year of Incorporation - 1986)

BRANCHES

90 North Main Street, Concord, NH 03301
Tel. 225-2321

Hood Plaza, Crystal Avenue, Derry, NH 03038
Tel. 434-5400

1090 Hooksett Road, D.W. Highway North, Hooksett, NH 03106
Tel. 625-4800

Pine Island Plaza, 2626 Brown Avenue, Manchester, NH 03103
Tel. 625-3677

993 Elm Street, Manchester, NH 03101
Tel. 622-3414

150 Broad Street, Nashua, NH 03060
Tel. 881-4000

OFFICERS

CHAIRMAN OF THE BOARD
John G. Drayton

PRESIDENT
** John J. McCarthy

SR. VICE PRESIDENT
Mark A. Northridge

VICE PRESIDENTS
Fred Aversa
Frank Drociak
James F. Eddinger
Phyllis W. Garland
Donald E. Irwin
John D. Marsh
Ralph P. Tetreault
Robert P. Vachon

ASS'T. VICE PRESIDENTS
Irene L. Elsemiller
Phillip P. Fawaz, Jr.
Daniel N. Hebert
Michael A. Kennedy
Thomas C. May
Andrew B. Partridge

ATTORNEY
Philip B. Holmes, Jr.

ASS'T. ATTORNEY
Lynne D. Bernard

LOAN OFFICERS
Robert L. Bergevin
LuAnn L. Chapman
Carol C. Hardy
Kathleen Ann Kelley
Karen L. Pouliot
Paul A. Pouliot
Maureen W. Putney
Thomas J. Quirk

ASS'T. SECRETARY/LOAN OFF.
Barbara E. Connor

LOAN PROCESSING OFFICER
Doris C. Bissonnette

ASS'T. SECRETARY/LOAN PROCESSING MANAGER
Jeanne F. Manning

ACCOUNTING OFFICER
Denise P. Marston

OPERATIONS OFFICER
Richard A. Nadeau

ASS'T. OPERATIONS OFF.
Michael J. Chartier

LOAN SERVICE OFFICERS
Theresa C. Broyer
Bessie M. Rogers

SAVINGS OFFICER
Sue A. Thomas

APPRAISAL OFFICER
Lena W. Larkin

TRAINING OFFICER
M. Carol Carpenter

(Continued on next page)

---

* Investment Committee Members
** Chief Executive Officer

MANCHESTER

UNITED SAVINGS BANK
156 HANOVER STREET
MANCHESTER, NEW HAMPSHIRE 03101

(Continued from previous page)

CONSUMER LOAN MANAGER
Thomas G. Andrew

BRANCH MANAGER
Roger A. Michaud

VISA MANAGER
Georgette M. Kent

DIRECTORS

* J. Sydney Barlow
Stephen Camann
Raymond E. Closson
* John G. Drayton
David P. Goodwin
* A. Harold MacNeil
Effie Mandelos
* John J. McCarthy
Theodore Wadleigh

* Investment Committee Members
** Chief Executive Officer

MEREDITH

MEREDITH VILLAGE SAVINGS BANK
WINNIPESAUKEE STREET
MEREDITH, NEW HAMPSHIRE 03253
TEL. 279-7986

(Year of Incorporation - 1869)

BRANCHES

River Street, Ashland, NH 03217
Tel. 968-7103

Route 25, Moultonboro, NH 03226
Tel. 253-7303

OFFICERS

CHAIRMAN OF THE BOARD
C. H. Thorne

PRESIDENT
** James D. Sutherland

SENIOR VICE PRESIDENT
John H. Starrett

VICE PRESIDENTS
Peter F. Brothers
Basil L. Richardson

ASS'T. VICE PRESIDENTS
Samuel L. Laverack
Mary B. Whitcher

TREASURER
Richard A. Buckler

ASS'T. TREASURER
Nancy R. Morrill

SECRETARY
J. Kent Bird

ASS'T. SECRETARY
Diana Long

LOAN OFFICERS
Carol Pennel
Jane E. Taylor

BRANCH MANAGERS
Alice M. Ellingwood
Thomas A. Drouin

SECURITY OFFICER
Steven Bennett

TRUSTEES

* J. Kent Bird
William L. Foote
* Maurice B. Gregoire
Allan C. Hale
Lewis C. Hanson
Earle C. Peaslee
* John P. Sherman
James D. Sutherland
* C. H. Thorne
John F. Goodwin

NEWPORT

SUGAR RIVER SAVINGS BANK
10 NORTH MAIN STREET
NEWPORT, NEW HAMPSHIRE 03773
TEL. 863-3000

(Year of Incorporation - 1895)

BRANCHES

Newport Road, New London, NH 03257
Tel. 526-2060

Route 11, Sunapee, NH 03782
Tel. 762-9311

Main Street, Warner, NH 03278
Tel. 456-2281

OFFICERS

CHAIRMAN OF THE BD./PRES.
** Oliver M. Drown

EXECUTIVE VICE PRESIDENT
Robert V. Wilkie

SR. V.P./TREASURER
Jonathan A. Howard

SR. V.P./COMPTROLLER
Charles R. Sanderson

VICE PRESIDENTS
Stanley R. Berube
Steven A. Thibodeau

ASS'T. VICE PRESIDENT
Ulrike Miller

ASS'T. TREASURERS
Billie J. Barry
Mary R. Niemi
Jean E. Thompson
Nancy E. Wilcox

LOAN OFFICERS
Richard E. Doremus, Jr.
C. Michael Sanderson

TRUSTEES

Gordon B. Brenner
* Oliver M. Drown
Thomas Henley
Richard M. Holmes
* William P. Hoyt
* Henry Kidder, III
Anthony J. Kulesza
* Leland R. McGray
Fred O'Connor
Harry V. Spanos
* Stanley B. Terhune

* Investment Committee Members
** Chief Executive Officer

NORTH CONWAY

FIRST NH - WHITE MOUNTAIN BANK
P.O. BOX 450 - MAIN STREET
NORTH CONWAY, NEW HAMPSHIRE 03860
TEL. 356-5451

(Year of Incorporation - 1963)

BRANCHES

P.O. Box 6, Berlin, NH 03570
Tel. 752-4340

P.O. Box 19, Colebrook, NH 03576
Tel. 237-5577

Conway IGA, Conway, NH 03818
Tel. 447-5406

Glen Shoppade, Glen, NH 03838
Tel. 383-9191

OFFICERS

CHAIRMAN OF THE BOARD
Robert S. Morrell

VICE CHAIRMAN/PRESIDENTS
Gaston E. Fillion
Russell F. Ingram

PRESIDENT
** Richard H. Kirk

EXEC. VICE PRESIDENT
T. Lamont Petersen

VICE PRESIDENTS
Dean Ingram
Richard Langlois

ASS'T. VICE PRESIDENTS
Cullen Carpenter
Marcel Fillion
Matt Nastasia
Martha Walker

TREASURER
Sue Wright

ASS'T. TREASURER
Rita Cross

LOAN OFF./SEC. TO EXEC. BD.
Fayone Cavanaugh

LOAN OPERATIONS OFFICER
Beth Diamond

LOAN SERVICING OFFICER
Janice Walton

RESIDENTIAL MORTGAGE OFF.
Chris Kaechele

MARKETING OFFICER
Charlie Maddaus

CUSTOMER SERVICE OFFICER
Sue Hampel

PERSONAL LOAN OFFICER
Barbara Pelton

BRANCH MANAGERS
Joyce Fall
Marie Gorman
Cindy Whitney

DIRECTORS

Gordon Banfill
* William D. Beal, Jr.
* Robert D. Calamari
Bernard J. Daley
Gaston E. Fillion
Margaret M. Frost
Russell F. Ingram
* Richard H. Kirk
Carl E. Lindblade
Philip E. Lovejoy
Charles S. Marshall
Robert S. Morrell
Robert [illegible] Murphy
* Stanley Rines
Eugene [illegible] Rivard
Glenn R. Saunders
Thaddeus Thorne

PETERBOROUGH

PETERBOROUGH SAVINGS BANK
35 MAIN STREET - CALL BOX 829
PETERBOROUGH, NEW HAMPSHIRE 03458
TEL. 924-7142

(Year of Incorporation - 1847)

BRANCHES

Main Street, Antrim, NH 03440
Tel. 588-6333

152 Peterborough Street, Jaffrey, NH 03452
Tel. 532-4448

Granite Town Plaza, Route 101A, Milford, NH 03055
Tel. 673-9696

NeWest Mall, Route 124, New Ipswich, NH 03071
Tel. 878-1848

Peterborough Plaza, Route 101, Peterborough, NH 03458
Tel. 924-7142

Route 202 North, Peterborough, NH 03458
Tel. 924-7142

OFFICERS

CHAIRMAN OF THE BOARD
Kenneth A. Brighton

PRESIDENT
** Kenneth B. Chandler

SR. V.P./TREASURER
Mary N. Emery

EXECUTIVE VICE PRESIDENT
Christopher J. Flynn

VICE PRESIDENTS
Gerald A. DeGrandpre
Robert L. Edwards
Patricia O. Jacobson

ASS'T. VICE PRES.
R. Gregg Alexander

SEC./PERSONNEL OFF.
Maria S. Ashton

ASS'T. TREASURER
Jane M. Handy

OPER. & SYSTEMS OFF.
Geraldine J. Blackler

COM'L. LOAN OFFICER
Mary W. McLaughlin

COM'L. CREDIT ANALYSIST
Donna M. Heath

ASS'T. CONTROLLER
Debra Belknap-MacMahon

ASS'T. OPER. OFF.
Virginia S. Landers

SR. LOAN OFFICER
Penelope T. MacDonald

MORTGAGE ORIGINATOR
Susan Jonis

LOAN OFFICERS
Richard P. Couture
Barbara K. Summers

BRANCH MANAGERS
Nancy Adams
Andrea L. Hanson
Laude Neff Hill
Donna McLenon
Patricia A. W. Provencher
Deborah A. Raymond
Rose M. Wilson

TRUSTEES

* Richard E. Amidon
* Kenneth A. Brighton
* Kenneth B. Chandler
William L. Coleman
Mary N. Emery
Robert H. Grip
Gordon Hale
David J. Houston
David D. Hurlin
Joseph A. Keating
John J. McKenna
* Donald Sutherland
Robert D. Weathers
* Arthur E. Wheeler

* Investment Committee Members
** Chief Executive Officer

PLYMOUTH

PLYMOUTH GUARANTY SAVINGS BANK
20 HIGHLAND STREET
PLYMOUTH, NEW HAMPSHIRE 03264
TEL. 536-1272

(Year of Incorporation - 1889)

BRANCHES

Route 49, Campton, NH 03223
Tel. 726-3734

The Curry Place, Route 3, Holderness, NH 03245
Tel. 968-7196

Main Street, Lincoln, NH 03251
Tel. 745-2211

Main Street, North Woodstock, NH 03262
Tel. 745-2226

OFFICERS

PRESIDENT
** Paul R. Beck

SENIOR VICE PRESIDENT
Ronald I. Sibley

VICE PRESIDENTS
Phyllis B. Holbrook
Bruce U. Sanderson

ASS'T. VICE PRESIDENTS
Allen E. Grass
Gordon H. Kendall
Michael J. Long
Sandra L. Rannisto

CONTROLLER
George J. Sophinos

ASS'T. TREASURER
Nancy L. Shoff

MARKETING OFFICER
Kathleen C. Glasser

LOAN OFFICER/
BRANCH MANAGER
Jonathan J. Gould

TRUSTEES

C. James Ayer, II
* Grace H. Bean
Paul R. Beck
* Richard T. Cowern
William J. Farrell
* John R. French
Thomas B. Gadd
Edward S. Keating
David L. Kent
* William H. Noyes
George H. Parker
Watson A. Rand
George T. Ray, Jr.
Henry C. Waldo

PORTSMOUTH

PISCATAQUA SAVINGS BANK
15 PLEASANT STREET
PORTSMOUTH, NEW HAMPSHIRE 03601
TEL. 436-5250

(Year of Incorporation - 1877)

OFFICERS

CHAIRMAN OF THE BOARD
David A. Tober

PRESIDENT/SECRETARY
** Sanford C. Sherman

SENIOR VICE PRESIDENT
Jay S. Gibson

TREASURER
John R. Bresaw, II

ASS'T. SECRETARY/
ASS'T. TREASURER
Bea A. Kendall

ASS'T. VICE PRESIDENTS/
LOAN OFFICERS
Denise L. Berry
Richard M. Wallis

DIRECTORS

* Kevin O. Adams
Cynthia F. Blood
Arthur F. Brady
Charles J. Griffin
* Carlton P. Morin
* Sanford C. Sherman
Eugene P. Soles
* David A. Tober

* Investment Committee Members
** Chief Executive Officer

PORTSMOUTH

PORTSMOUTH SAVINGS BANK
333 STATE STREET
PORTSMOUTH, NEW HAMPSHIRE 03801
TEL. 436-6630

(Year of Incorporation - 1823)

BRANCHES

Route 101 & Ocean Road, Greenland, NH 03840
Tel. 431-3000

Fern Road & Route 1, North Hampton, NH 03862
Tel. 964-5567

OFFICERS

CHAIRMAN OF THE BOARD
Maurice J. Murphy

VICE CHMN. OF THE BD./PRES.
** Robert W. Simpson

SR. VICE PRESIDENT
Rodney D. Pridham

VICE PRESIDENT TRUSTEES
Lester A. Avery
Harry P. Jarvis

VICE PRESIDENT
William H. Little, III

VICE PRESIDENT/TREASURER
Mark E. Simpson

ASS'T. VICE PRESIDENTS
Dennis P. Townes
Mark E. Whitney

ASS'T. TREASURER
Eleanor Grattan

TRUSTEES

* Lester A. Avery
* Timothy J. Connors
* William R. Downey
* Milton F. Grant
* Harry P. Jarvis
* Maurice J. Murphy, Jr.
* Robert W. Simpson

* Investment Committee Members
** Chief Executive Officer

ROCHESTER

BANKEAST SAVINGS BANK & TRUST
22 SOUTH MAIN STREET
ROCHESTER, NEW HAMPSHIRE 03867
TEL. 332-4242

(Year of Incorporation - 1887)

BRANCHES

180 Washington Street, Dover, NH 03820
Tel. 742-3391

293 Lafayette Road, Hampton, NH 03842
Tel. 926-1040

Route 128, Pelham, NH 03076
Tel. 635-3568

34 Lafayette Road, Portsmouth, NH 03801
Tel. 431-6066

134 Pleasant Street, Portsmouth, NH 03801
Tel. 436-1006

Lilac Mall - Route 16, Rochester, NH 03867
Tel. 332-4242

Rochester Mall - North Main Street, Rochester, NH 03867
Tel. 332-4242

45 South Broadway, Salem, NH 03879
Tel. 893-9515

Route 109, Sanbornville, NH 03872
Tel. 522-8258

OFFICERS

CHAIRMAN OF THE BOARD
** Peter Hamblett

PRESIDENT
Phillip D. Drapeau

REGIONAL PRESIDENTS
David M. Campbell
Steven H. Massicotte

VICE PRESIDENTS
Barry J. Baughman
Paul H. Ouellette
Phyllis M. Perkins

ASS'T. VICE PRESIDENTS
Kathleen R. Hayes
Daniel J. Hussey
Irene T. Keene
Dennis Laqueux
Linda Michalczyk
Stephen A. Wood

TREASURER
Colette Viola

ASS'T. TREASURER
Coral R. Wilson

OPERATIONS MGR.
Marilyn M. Levesque

LOAN OFFICERS
David F. Elia
G. Diane Rabideau

COMMERCIAL LOAN OFF.
Everett Eaton

PERSONAL BANKING OFF.
Janet Hurley

ADMIN. OFFICERS
Pam J. Arnold
George O'Brien

MONEY MGR. OFF.
Bessie R. Taylor

DEPOSIT SERVICES MGR.
Susan Bellmare

LOAN OPERATIONS OFF.
Denise Lapointe

BRANCH MANAGERS
James R. Fecteau
Marilyn Muscara
Diane R. Richard

DIRECTORS

* Maurice M. Brock
* W. Bradley Corson
* Janet Davis
* W. N. DeWitt
* Phillip Drapeau
* Peter Hamblett
* Richard P. McCoy
* Sewell T. Wilson, Jr.

* Investment Committee Members
** Chief Executive Officer

SALISBURY

LIBERTY SAVINGS BANK
QUIMBY ROAD
SALISBURY, NEW HAMPSHIRE 03268
TEL. 228-1181

(Year of Incorporation - 1986)

OFFICERS

CHAIRMAN OF THE BD./PRES.
Mark Glassberg Fornarotto

TREASURER
Maria V. Ferrer de Glassberg

SECRETARY
W. John Funk

TRUSTEES

- * David L. Connors
- * Maria V. Ferrer de Glassberg
- * Mark Glassberg Fornarotto
- * V. Michael Hutchings
- * Peter C. Mapes

SEABROOK

THE U.S. SAVINGS BANK OF AMERICA
399 LAFAYETTE ROAD
SEABROOK, NEW HAMPSHIRE 03874
TEL. 474-5622

(Year of Incorporation - 1984)

OFFICERS

CHAIRMAN OF THE BOARD
Joseph Fanaras

TREASURER
Jeffrey K. Breiseth

ACTING PRESIDENT
** Frank P. Conte

ASS'T. TREASURER
Marion E. Hefron

DIRECTORS

- Jeffrey K. Breiseth
- * Frank P. Conte
- Joseph Fanaras
- Charles Keenan
- * Frederick W. Lowell
- Kenneth W. Malcolm
- * Paul McInnis
- Charles B. Mutrie
- Richard K. Parker
- Theresa C. Sparks
- * James N. Walsh

* Investment Committee Members
** Chief Executive Officer

TILTON

IONA SAVINGS BANK
205 MAIN STREET
TILTON, NEW HAMPSHIRE 03276
TEL. 286-4344

(Year of Incorporation - 1870)

OFFICERS

CHAIRMAN OF THE BOARD
George J. Falardeau

VICE PRESIDENT
Robert P. McGirr

PRESIDENT
** Harold E. Berlind

ASS'T. TREASURERS
Shirley A. Curdie
Richard W. Gammons

TRUSTEES

* Harold E. Berlind
* Albert E. Carlisle
Elizabeth A. Davis
George J. Falardeau
* James B. Horman
* Roy L. Jordan
* Robert W. Marshall
Herbert B. Moore

WALPOLE

SAVINGS BANK OF WALPOLE
P.O. BOX 517 - WESTMINSTER STREET
WALPOLE, NEW HAMPSHIRE 03608
TEL. 756-4771

(Year of Incorporation - 1875)

BRANCHES

River Street, North Walpole, NH 03609
Tel. 756-4771

OFFICERS

CHAIRMAN OF THE BOARD
John A. Hubbard

PRESIDENT
** Donald J. Tisdale

ASS'T. VICE PRESIDENT
Alice K. Howe

SR. V.P./TREASURER
Carl L. Zimmerman

ASS'T. TREASURER
Barbara J. Enman

VICE PRESIDENTS
John P. Howard
Edward T. McKenna

BRANCH MANAGER/LOAN OFF.
Lorraine B. Yates

TRUSTEES

Raymond J. Aumand
* William J. Baldasaro
I. Tucker Burr
William S. Fletcher
Jerome S. Galloway
Joseph J. Green
* John A. Hubbard
* Gregory J. Macri, Jr.
Edward R. Potter
* Donald J. Tisdale

---

* Investment Committee Members
** Chief Executive Officer

WINDHAM

FORTUNE GUARANTY SAVINGS BANK
P.O. BOX 507 - ROUTE 111A, RANGE ROAD
WINDHAM, NEW HAMPSHIRE 03087
TEL. 898-4555

(Year of Incorporation - 1986)

OFFICERS

CHAIRMAN OF THE BD./PRES.
** W. Patrick Lentell

SR. V.P./TREASURER
Charles M. Steele

ASS'T. VICE PRESIDENT
Bonnie W. Breen

DIRECTORS

Peter Bronstein
* Richard A. Cabral
Joseph G. Cosgrove
* James E. M. Coughlin, Jr.
Roger W. Foster
* Thomas C. Grassia
* W. Patrick Lentell
Wesley R. Wallace

WOODSVILLE

THE WOODSVILLE GUARANTY SAVINGS BANK
63 CENTRAL STREET
WOODSVILLE, NEW HAMPSHIRE 03785
TEL. 747-2735

(Year of Incorporation - 1889)

BRANCHES

Main Street, Lisbon, NH 03585
Tel. 838-6336

Main Street, Monroe, NH 03771
Tel. 638-4171

River Road, Piermont, NH 03779
Tel. 272-4811

Junction Route 25 & 25C, Warren, NH 03279
Tel. 764-5785

OFFICERS

CHAIRMAN OF THE BOARD
C. Lincoln Butson

PRESIDENT
** Harold J. Graham

VICE PRESIDENT
Lawrence P. Corey

TREASURER
Robert F. Miller

ASS'T. TREASURERS
Anthony L. Brainerd
Edward A. Loranger

CONSUMER LOAN OFFICER
James E. Graham

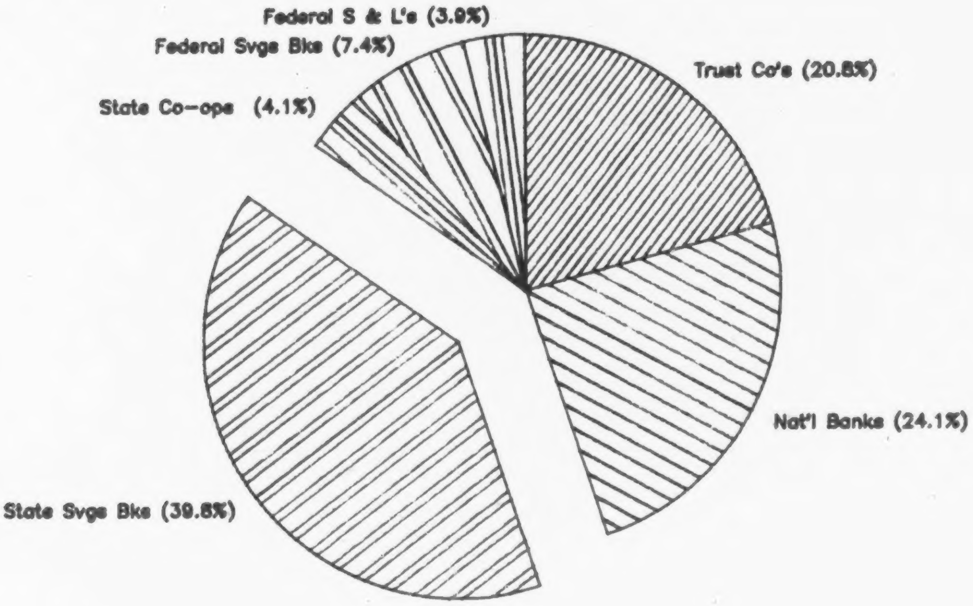
TRUSTEES

* Chester R. Allen
* C. Lincoln Butson
Francis X. Collins
H. Russell Gould
* Harold J. Graham
* Richard G. McDanolds
James J. Page
Archie H. Steenburgh
J. Harvey Walker
* Walter O. Young

* Investment Committee Members
** Chief Executive Officer

SAVINGS BANKS

SHARE OF TOTAL ASSETS



CONSOLIDATED REPORT OF CONDITION

AND

CONSOLIDATED REPORT OF INCOME

DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

AND

GENERAL INFORMATION

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	CLAREMONT CLAREMONT SAVINGS BANK	CONCORD CONCORD SAVINGS BANK	CONCORD MERRIMACK COUNTY SAVINGS BANK	
ASSETS				
1. Cash & due from depository institutions	$4,984	$7,108	$5,567	1.
2. Securities	28,223	19,654	48,076	2.
3. Federal funds sold and securities purchased under agreement to resell	1,575	10		3.
4. Loans and lease financing receivables, (net)	77,953	167,011	59,398	4.
5. Premises and fixed assets	1,412	3,902	629	5.
6. Other real estate owned	407			6.
7. Investments in unconsolidated subsidiaries & associated companies				7.
8. Other assets	1,167	2,533	1,554	8.
9. Total Assets	$115,721	$200,218	$115,224	9.
LIABILITIES				
10. Deposits	$106,583	$159,772	$102,608	10.
11. Federal funds purchased & securities sold under agreements to repurchase				11.
12. Demand notes issued to the U.S. Treasury				12.
13. Other liabilities for borrowed money		10,904		13.
14. Subordinated notes & debentures				14.
15. Other liabilities	427	5,179	994	15.
16. Total Liabilities	107,010	175,855	103,602	16.
17. Limited-life preferred stock	0	0	0	17.
EQUITY CAPITAL				
18. Perpetual preferred stock				18.
19. Common stock		200		19.
20. Surplus	3,757	21,348	10,216	20.
21. Undivided profits and capital reserves	4,954	2,815	1,406	21.
22. Net worth certificates				22.
23. LESS: Net unrealized loss on marketable equity securities	0	0	0	23.
24. Total Equity Capital	8,711	24,363	11,622	24.
25. Total Liabilities, Limited Life Preferred Stock, and Equity Capital	$115,721	$200,218	$115,224	25.
GENERAL INFORMATION				
26. Surety coverage	$1,000,000	$2,000,000	$1,500,000	26.
Period January 1, 1986 through December 31, 1986				
Rates of Interest Paid to Depositors:				
27. Regular savings	5.50	5.50	5.50	27.
28. NOW (fixed rate)	5.25	5.25	5.25	28.
29. Super NOW				29.
30. Money market savings	5.25-7.50	5.50-6.75	5.75-6.75	30.
31. Escrow funds	5.00	5.00		31.
32. 90 day notice	6.00	5.50		32.
33. Money market certificates	6.00-9.75	6.00-8.00	6.25-9.25	33.
34. Negotiated rate certificates		6.25-9.25		34.
35. Dividends paid on capital stock				35.

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	CONCORD NEW HAMPSHIRE SAVINGS BANK	DOVER SEACOAST SAVINGS BANK	DOVER SOUTHEAST BANK FOR SAVINGS	
ASSETS				
1. Cash & due from depository institutions	$20,363	$3,904	$7,150	1.
2. Securities	96,649	10,402	44,851	2.
3. Federal funds sold and securities purchased under agreement to resell	1,300	2,213	6,013	3.
4. Loans and lease financing receivables, (net)	648,797	44,997	189,495	4.
5. Premises and fixed assets	12,012	1,285	4,897	5.
6. Other real estate owned	74			6.
7. Investments in unconsolidated subsidiaries & associated companies	504	72		7.
8. Other assets	12,800	840	2,323	8.
9. Total Assets	$792,499	$63,713	$254,769	9.
LIABILITIES				
10. Deposits	$591,536	$59,622	$222,677	10.
11. Federal funds purchased & securities sold under agreements to repurchase	7,555			11.
12. Demand notes issued to the U.S. Treasury				12.
13. Other liabilities for borrowed money	124,931		6,475	13.
14. Subordinated notes & debentures				14.
15. Other liabilities	15,750	308	1,558	15.
16. Total Liabilities	739,772	59,930	230,710	16.
17. Limited-life preferred stock	0	0	0	17.
EQUITY CAPITAL				
18. Perpetual preferred stock				18.
19. Common stock	100			19.
20. Surplus	18,090	2,365	11,829	20.
21. Undivided profits and capital reserves	34,537	1,418	12,248	21.
22. Capital certificates				22.
23. LESS: Net unrealized loss on marketable equity securities	0	20	0	23.
24. Total Equity Capital	52,727	3,763	24,077	24.
25. Total Liabilities, Limited Life Preferred Stock, and Equity Capital	$792,499	$63,713	$254,769	25.
GENERAL INFORMATION				
26. Surety coverage	$3,000,000	$650,000	$2,000,000	26.
Period January 1, 1986 through December 31, 1986 Rates of Interest Paid to Depositors:				
27. Regular savings	5.25	5.50	5.50	27.
28. NOW (fixed rate)	4.50	5.25	5.25	28.
29. Super NOW	5.00			29.
30. Money market savings	5.25	5.25-5.75	5.25-7.25	30.
31. Escrow funds	5.00	5.25	5.00	31.
32. 90 day notice				32.
33. Money market certificates	5.60-7.10	6.50	6.00-9.40	33.
34. Negotiated rate certificates	5.60-7.10	5.39-10.75		34.
35. Dividends paid on capital stock	$3,790			35.

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	FRANKLIN	GREENVILLE	HANOVER	
	FRANKLIN SAVINGS BANK	VILLAGE SAVINGS BANK	DARTMOUTH SAVINGS BANK	
ASSETS				
1. Cash & due from depository institutions	$4,119	$2,156	$6,594	1.
2. Securities	17,796	3,085	254	2.
3. Federal funds sold and securities purchased under agreement to resell	17,100	1,300		3.
4. Loans and lease financing receivables, (net)	69,742	19,001	176,344	4.
5. Premises and fixed assets	2,119	513	3,722	5.
6. Other real estate owned	29			6.
7. Investments in unconsolidated subsidiaries & associated companies				7.
8. Other assets	1,015	240	1,747	8.
9. Total Assets	$111,920	$26,295	$188,661	9.
LIABILITIES				
10. Deposits	$102,377	$24,352	$142,783	10.
11. Federal funds purchased & securities sold under agreements to repurchase				11.
12. Demand notes issued to the U.S. Treasury				12.
13. Other liabilities for borrowed money			33,787	13.
14. Subordinated notes & debentures		100		14.
15. Other liabilities	611	203	1,421	15.
16. Total Liabilities	102,988	24,655	177,991	16.
17. Limited-life preferred stock	0	0	0	17.
EQUITY CAPITAL				
18. Perpetual preferred stock				18.
19. Common stock			10	19.
20. Surplus	3,479	1,106	5,000	20.
21. Undivided profits and capital reserves	5,453	534	5,660	21.
22. Capital certificates				22.
23. LESS: Net unrealized loss on marketable equity securities	0	0	0	23.
24. Total Equity Capital	8,932	1,640	10,670	24.
25. Total Liabilities, Limited Life Preferred Stock, and Equity Capital	$111,920	$26,295	$188,661	25.
GENERAL INFORMATION				
26. Surety coverage	$1,000,000	$500,000	$3,000,000	26.
Period January 1, 1986 through December 31, 1986				
Rates of Interest Paid to Depositors:				
27. Regular savings	5.50	5.50	5.50	27.
28. NOW (fixed rate)	5.25	5.25	5.25	28.
29. Super NOW	5.25-6.50			29.
30. Money market savings	5.25-7.50	5.75	5.50-6.25	30.
31. Escrow funds	5.00	5.00	5.00	31.
32. 90 day notice			5.50-5.75	32.
33. Money market certificates	5.25-10.00	6.25-7.25	5.85-7.25	33.
34. Negotiated rate certificates			6.00-7.80	34.
35. Dividends paid on capital stock				35.

CONSOLIDATED REPORT OF CONDITION (thousands of dollars)	KEENE CHESHIRE COUNTY SAVINGS BANK	KEENE KEENE SAVINGS BANK	LACONIA LACONIA SAVINGS BANK	
ASSETS				
1. Cash & due from depository institutions	$9,003	$7,759	$12,804	1.
2. Securities	57,378	55,981	30,062	2.
3. Federal funds sold and securities purchased under agreement to resell	5,880	2,014	17,500	3.
4. Loans and lease financing receivables, (net)	193,073	62,324	123,168	4.
5. Premises and fixed assets	2,187	2,162	2,955	5.
6. Other real estate owned	301		1,196	6.
7. Investments in unconsolidated subsidiaries & associated companies	214			7.
8. Other assets	2,760	1,516	1,741	8.
9. Total Assets	$270,796	$131,756	$189,426	9.
LIABILITIES				
10. Deposits	$245,140	$91,497	$166,989	10.
11. Federal funds purchased & securities sold under agreements to repurchase				11.
12. Demand notes issued to the U.S. Treasury				12.
13. Other liabilities for borrowed money	5,039	11,129	-	13.
14. Subordinated notes & debentures				14.
15. Other liabilities	1.404	5.672	1,163	15.
16. Total Liabilities	251,583	108,298	168,152	16.
17. Limited-life preferred stock	0	0	0	17.
EQUITY CAPITAL				
18. Perpetual preferred stock				18.
19. Common stock		1,400		19.
20. Surplus	12,500	20,727	7,875	20.
21. Undivided profits and capital reserves	6,713	1,331	13,399	21.
22. Capital certificates				22.
23. LESS: Net unrealized loss on marketable equity securities	0	0	-	23.
24. Total Equity Capital	19,213	23,458	21,274	24.
25. Total Liabilities, Limited Life Preferred Stock, and Equity Capital	$270,796	$131,756	$189,426	25.
GENERAL INFORMATION				
26. Surety coverage	$3,000,000	$1,250,000	$1,000,000	26.
Period January 1, 1986 through December 31, 1986 Rates of Interest Paid to Depositors:				
27. Regular savings	5.50	5.50	5.50-6.00	27.
28. NOW (fixed rate)	5.25	5.25	5.25	28.
29. Super NOW		5.25-6.00	5.25-5.48	29.
30. Money market savings	5.67-7.00	5.75-7.00	5.75-6.85	30.
31. Escrow funds	5.00	5.00	5.00	31.
32. 90 day notice	6.00	6.00		32.
33. Money market certificates	6.00-9.25	5.75-7.00	6.00-7.50	33.
34. Negotiated rate certificates		6.05-9.00	5.57-9.50	34.
35. Dividends paid on capital stock		$129		35.

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	LANCASTER THE SIWOOGANOCK GUARANTY SAVINGS BANK	LEBANON MASCOMA SAVINGS BANK	LITTLETON THE SAVER'S BANK	
ASSETS				
1. Cash & due from depository institutions	$1,416	$4,496	$39,995	1.
2. Securities	7,951	19,503	38,015	2.
3. Federal funds sold and securities purchased under agreement to resell	1,180	7,166		3.
4. Loans and lease financing receivables, (net)	33,268	104,281	276,671	4.
5. Premises and fixed assets	962	2,750	2,912	5.
6. Other real estate owned		22	79	6.
7. Investments in unconsolidated subsidiaries & associated companies			2,674	7.
8. Other assets	555	1,374	3,023	8.
9. Total Assets	$45,332	$139,592	$363,369	9.
LIABILITIES				
10. Deposits	$41,046	$124,659	$208,273	10.
11. Federal funds purchased & securities sold under agreements to repurchase			8,000	11.
12. Demand notes issued to the U.S. Treasury				12.
13. Other liabilities for borrowed money		960	125,324	13.
14. Subordinated notes & debentures				14.
15. Other liabilities	469	1,342	2,557	15.
16. Total Liabilities	41,515	126,961	344,154	16.
17. Limited-life preferred stock	0	0	0	17.
EQUITY CAPITAL				
18. Perpetual preferred stock				18.
19. Common stock	1,069		100	19.
20. Surplus	1,200	6,200	10,852	20.
21. Undivided profits and capital reserves	1,548	6,431	11,923	21.
22. Capital certificates				22.
23. LESS: Net unrealized loss on marketable equity securities	0	0	3,660	23.
24. Total Equity Capital	3,817	12,631	19,215	24.
25. Total Liabilities, Limited Life Preferred Stock, and Equity Capital	$45,332	$139,592	$363,369	25.
GENERAL INFORMATION				
26. Surety coverage	$675,000	$1,500,000	$3,000,000	26.
Period January 1, 1986 through December 31, 1986 Rates of Interest Paid to Depositors:				
27. Regular savings	5.50	5.50	5.50	27.
28. NOW (fixed rate)	5.25	5.25	5.25	28.
29 Super NOW	5.25-6.75			29.
30. Money market savings	5.50-7.25	5.25-7.75	5.50-7.00	30.
31. Escrow funds	5.00	5.00	5.00	31.
32. 90 day notice		6.00		32.
33. Money market certificates	5.50-9.00	6.30-9.00	5.60-9.05	33.
34. Negotiated rate certificates			5.60-9.86	34.
35. Dividends paid on capital stock	$155		$3,185	35.

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	MANCHESTER AMOSKEAG BANK	MANCHESTER UNITED SAVINGS BANK	MEREDITH MEREDITH VILLAGE SAVINGS BANK	
ASSETS				
1. Cash & due from depository institutions	$52,901	$9,585	$7,747	1.
2. Securities	231,725	7,276	13,071	2.
3. Federal funds sold and securities purchased under agreement to resell		14,196		3.
4. Loans and lease financing receivables, (net)	955,674	406,422	108,555	4.
5. Premises and fixed assets	20,837	2,094	2,640	5.
6. Other real estate owned			364	6.
7. Investments in unconsolidated subsidiaries & associated companies	262	4		7.
8. Other assets	19,191	6,670	1,306	8.
9. Total Assets	$1,280,590	$446,247	$133,683	9.
LIABILITIES				
10. Deposits	$950,919	$343,012	$118,557	10.
11. Federal funds purchased & securities sold under agreements to repurchase	22,463			11.
12. Demand notes issued to the U.S. Treasury	2,989			12.
13. Other liabilities for borrowed money	201,778	53,830	3,600	13.
14. Subordinated notes & debentures				14.
15. Other liabilities	11,080	3,644	1,423	15.
16. Total Liabilities	1,189,229	400,486	123,580	16.
17. Limited-life preferred stock	0	0	0	17.
EQUITY CAPITAL				
18. Perpetual preferred stock				18.
19. Common stock	1,379	100		19.
20. Surplus	5,233	18,536		20.
21. Undivided profits and capital reserves	84,749	27,125	10,103	21.
22. Capital certificates				22.
23. LESS: Net unrealized loss on marketable equity securities	0	0	0	23.
24. Total Equity Capital	91,361	45,761	10,103	24.
25. Total Liabilities, Limited Life Preferred Stock, and Equity Capital	$1,280,590	$446,247	$133,683	25.
GENERAL INFORMATION				
26. Surety coverage	$7,000,000	$2,595,000	$1,000,000	26.
Period January 1, 1986 through December 31, 1986 Rates of Interest Paid to Depositors:				
27. Regular savings	5.25	5.50	5.50	27.
28. NOW (fixed rate)	5.00	5.25		28.
29. Super NOW	5.25	5.50-7.00	4.75-5.75	29.
30. Money market savings	4.75	5.50-7.00	5.75-6.75	30.
31. Escrow funds	5.00	3.50-5.50	5.25	31.
32. 90 day notice	6.00	6.00		32.
33. Money market certificates	5.50-7.25	5.75-9.80	5.65-9.15	33.
34. Negotiated rate certificates	7.08-7.50	4.70-7.35	6.50-11.00	34.
35. Dividends paid on capital stock	$3,887			35.

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	NEWPORT SUGAR RIVER SAVINGS BANK	NORTH CONWAY FIRST NH - WHITE MOUNTAIN BANK	PETERBOROUGH PETERBOROUGH SAVINGS BANK	
ASSETS				
1. Cash & due from depository institutions	$4,146	$20,211	$21,336	1.
2. Securities	11,222	26,164	31,133	2.
3. Federal funds sold and securities purchased under agreement to resell	3,150	500		3.
4. Loans and lease financing receivables, (net)	79,332	131,335	160,678	4.
5. Premises and fixed assets	2,481	2,299	3,660	5.
6. Other real estate owned	163	34		6.
7. Investments in unconsolidated subsidiaries & associated companies	1,385			7.
8. Other assets	844	2,446	2,325	8.
9. Total Assets	$102,723	$182,989	$219,132	9.
LIABILITIES				
10. Deposits	$93,347	$163,673	$196,144	10.
11. Federal funds purchased & securities sold under agreements to repurchase		5,280		11.
12. Demand notes issued to the U.S. Treasury		261		12.
13. Other liabilities for borrowed money		603	4,071	13.
14. Subordinated notes & debentures				14.
15. Other liabilities	239	636	1,723	15.
16. Total Liabilities	93,586	170,453	201,938	16.
17. Limited-life preferred stock	0	0	0	17.
EQUITY CAPITAL				
18. Perpetual preferred stock				18.
19. Common stock		312		19.
20. Surplus	4,637	3,968		20.
21. Undivided profits and capital reserves	4,500	8,256	17,194	21.
22. Capital certificates				22.
23. LESS: Net unrealized loss on marketable equity securities	0	0	0	23.
24. Total Equity Capital	9,137	12,536	17,194	24.
25. Total Liabilities, Limited Life Preferred Stock, and Equity Capital	$102,723	$182,989	$219,132	25.
GENERAL INFORMATION				
26. Surety coverage	$1,000,000	$5,000,000	$2,000,000	26.
Period January 1, 1986 through December 31, 1986				
Rates of Interest Paid to Depositors:				
27. Regular savings	5.50	5.25	5.50	27.
28. NOW (fixed rate)	5.25			28.
29. Super NOW	5.25		5.00-6.10	29.
30. Money market savings	5.50-7.50	6.70	5.00-7.00	30.
31. Escrow funds	5.00		5.50	31.
32. 90 day notice	6.00			32.
33. Money market certificates	6.25-9.00	8.87	6.00-7.50	33.
34. Negotiated rate certificates	6.50-9.50	8.37	6.00	34.
35. Dividends paid on capital stock		$437		35.

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	PLYMOUTH	PORTSMOUTH	PORTSMOUTH	
	PLYMOUTH GUARANTY SAVINGS BANK	PISCATAQUA SAVINGS BANK	PORTSMOUTH SAVINGS BANK	
ASSETS				
1. Cash & due from depository institutions	$4,749	$4,188	$114,081	1.
2. Securities	36,457	18,193	41,741	2.
3. Federal funds sold and securities purchased under agreement to resell		3,150		3.
4. Loans and lease financing receivables, (net)	109,367	54,918	83,624	4.
5. Premises and fixed assets	3,045	1,123	1,657	5.
6. Other real estate owned	1			6.
7. Investments in unconsolidated subsidiaries & associated companies				7.
8. Other assets	1,608	761	1,721	8.
9. Total Assets	$155,227	$82,333	$242,824	9.
LIABILITIES				
10. Deposits	$132,213	$75,454	$220,750	10.
11. Federal funds purchased & securities sold under agreements to repurchase	2,100			11.
12. Demand notes issued to the U.S. Treasury				12.
13. Other liabilities for borrowed money	5,400			13.
14. Subordinated notes & debentures				14.
15. Other liabilities	2,763	644	1,028	15.
16. Total Liabilities	142,476	76,098	221,778	16.
17. Limited-life preferred stock	0	0	0	17.
EQUITY CAPITAL				
18. Perpetual preferred stock				18.
19. Common stock	400			19.
20. Surplus	6,300	2,450		20.
21. Undivided profits and capital reserves	6,051	3,785	21,046	21.
22. Capital certificates				22.
23. LESS: Net unrealized loss on marketable equity securities	0	0	0	23.
24. Total Equity Capital	12,751	6,235	21,046	24.
25. Total Liabilities, Limited Life Preferred Stock, and Equity Capital	$155,227	$82,333	$242,824	25.
GENERAL INFORMATION				
26. Surety coverage	$5,000,000	$1,300,000	$3,000,000	26.
Period January 1, 1986 through December 31, 1986				
Rates of Interest Paid to Depositors:				
27. Regular savings	5.50	5.50	5.50	27.
28. NOW (fixed rate)	5.25	4.75-5.25	5.25	28.
29. Super NOW		5.50-6.25	5.25-5.35	29.
30. Money market savings	5.25-8.36	5.50-7.00	5.35-5.60	30.
31. Escrow funds		5.25	5.00	31.
32. 90 day notice		6.00	6.00	32.
33. Money market certificates		5.50-6.00	5.45-6.80	33.
34. Negotiated rate certificates	6.50-11.50	5.50-10.25		34.
35. Dividends paid on capital stock	$422			35.

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	ROCHESTER	SALISBURY	SEABROOK	
	BANKEAST SAVINGS BANK & TRUST	LIBERTY SAVINGS BANK	THE U.S. SAVINGS BANK OF AMERICA	
ASSETS				
1. Cash & due from depository institutions	$19,132	$490	$609	1.
2. Securities	70,108		6	2.
3. Federal funds sold and securities purchased under agreement to resell			750	3.
4. Loans and lease financing receivables, (net)	315,065	3,000	8,741	4.
5. Premises and fixed assets	5,529		186	5.
6. Other real estate owned	259			6.
7. Investments in unconsolidated subsidiaries & associated companies				7.
8. Other assets	5,017	34	88	8.
9. Total Assets	$415,110	$3,524	$10,380	9.
LIABILITIES				
10. Deposits	$326,134		$9,283	10.
11. Federal funds purchased & securities sold under agreements to repurchase	28,340			11.
12. Demand notes issued to the U.S. Treasury				12.
13. Other liabilities for borrowed money	32,791	2,828		13.
14. Subordinated notes & debentures				14.
15. Other liabilities	2,795	175	23	15.
16. Total Liabilities	390,060	3,003	9,306	16.
17. Limited-life preferred stock	0	0	0	17.
EQUITY CAPITAL				
18. Perpetual preferred stock				18.
19. Common stock	600	50	398	19.
20. Surplus	10,060	450	398	20.
21. Undivided profits and capital reserves	14,390	21	278	21.
22. Capital certificates				22.
23. LESS: Net unrealized loss on marketable equity securities	0	0	0	23.
24. Total Equity Capital	25,050	521	1,074	24.
25. Total Liabilities, Limited Life Preferred Stock, and Equity Capital	$415,110	$3,524	$10,380	25.
GENERAL INFORMATION				
26. Surety coverage	$10,000,000		$500,000	26.
Period January 1, 1986 through December 31, 1986				
Rates of Interest Paid to Depositors:				
27. Regular savings	5.50		5.50	27.
28. NOW (fixed rate)			5.25	28.
29. Super NOW	5.25-5.50			29.
30. Money market savings	5.25-5.50		5.75	30.
31. Escrow funds	5.50			31.
32. 90 day notice				32.
33. Money market certificates	6.25-6.50			33.
34. Negotiated rate certificates	5.75-7.00		6.50-7.00	34.
35. Dividends paid on capital stock	$1,500			35.

CONSOLIDATED REPORT OF CONDITION (In thousands of dollars)	TILTON IONA SAVINGS BANK	WALPOLE SAVINGS BANK OF WALPOLE	WINDHAM FORTUNE GUARANTY SAVINGS BANK	
ASSETS				
1. Cash & due from depository institutions	$3,860	$1,009	$595	1.
2. Securities	2,535	17,335	347	2.
3. Federal funds sold and securities purchased under agreement to resell	1,350	1,220	1,550	3.
4. Loans and lease financing receivables, (net)	12,446	53,662	6,865	4.
5. Premises and fixed assets	542	1,046	405	5.
6. Other real estate owned				6.
7. Investments in unconsolidated subsidiaries & associated companies				7.
8. Other assets	197	1,135	360	8.
9. Total Assets	$20,930	$75,407	$10,122	9.
LIABILITIES				
10. Deposits	$19,162	$69,311	$6,428	10.
11. Federal funds purchased & securities sold under agreements to repurchase				11.
12. Demand notes issued to the U.S. Treasury				12.
13. Other liabilities for borrowed money		318	1,351	13.
14. Subordinated notes & debentures	247			14.
15. Other liabilities	104	729	105	15.
16. Total Liabilities	19,513	70,358	7,884	16.
17. Limited-life preferred stock	0	0	0	17.
EQUITY CAPITAL				
18. Perpetual preferred stock				18.
19. Common stock			249	19.
20. Surplus	580	2,850	2,130	20.
21. Undivided profits and capital reserves	837	2,789	(141)	21.
22. Capital certificates				22.
23. LESS: Net unrealized loss on marketable equity securities	0	590	0	23.
24. Total Equity Capital	1,417	5,049	2,238	24.
25. Total Liabilities, Limited Life Preferred Stock, and Equity Capital	$20,930	$75,407	$10,122	25.
GENERAL INFORMATION				
26. Surety coverage	$500,000	$1,000,000	$300,000	26.
Period January 1, 1986 through December 31, 1986 Rates of Interest Paid to Depositors:				
27. Regular savings	5.00-5.25	5.50	5.50	27.
28. NOW (fixed rate)		5.25	5.25	28.
29. Super NOW	6.00-7.10	5.00-6.20		29.
30. Money market savings		5.35-6.90	6.50	30.
31. Escrow funds	3.50-5.00	5.00		31.
32. 90 day notice	6.00			32.
33. Money market certificates	5.75-11.75	6.25-8.80	7.25	33.
34. Negotiated rate certificates			7.00	34.
35. Dividends paid on capital stock				35.

CONSOLIDATED REPORT OF CONDITION (in thousands of dollars)	WOODSVILLE THE WOODSVILLE GUARANTY SAVINGS BANK			
ASSETS				
1. Cash & due from depository institutions	$2,092			1.
2. Securities	7,194			2.
3. Federal funds sold and securities purchased under agreement to resell	3,055			3.
4. Loans and lease financing receivables, (net)	37,224			4.
5. Premises and fixed assets	873			5.
6. Other real estate owned	38			6.
7. Investments in unconsolidated subsidiaries & associated companies				7.
8. Other assets	528			8.
9. Total Assets	$51,004			9.
LIABILITIES				
10. Deposits	$47,362			10.
11. Federal funds purchased & securities sold under agreements to repurchase				11.
12. Demand notes issued to the U.S. Treasury				12.
13. Other liabilities for borrowed money				13.
14. Subordinated notes & debentures				14.
15. Other liabilities	426			15.
16. Total Liabilities	47,788			16.
17. Limited-life preferred stock	0			17.
EQUITY CAPITAL				
18. Perpetual preferred stock				18.
19. Common stock	169			19.
20. Surplus	1,360			20.
21. Undivided profits and capital reserves	1,657			21.
22. Capital certificates				22.
23. LESS: Net unrealized loss on marketable equity securities	0			23.
24. Total Equity Capital	3,216			24.
25. Total Liabilities, Limited Life Preferred Stock, and Equity Capital	$51,004			25.
GENERAL INFORMATION				
26. Surety coverage Period January 1, 1986 through December 31, 1986	$1,000,000			26.
Rates of Interest Paid to Depositors:				
27. Regular savings	5.00-5.50			27.
28. NOW (fixed rate)	5.25			28.
29. Super NOW	5.00-6.25			29.
30. Money market savings	6.00-7.25			30.
31. Escrow funds	5.00			31.
32. 90 day notice	6.00			32.
33. Money market certificates	6.25-9.25			33.
34. Negotiated rate certificates				34.
35. Dividends paid on capital stock	$85			35.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	CLAREMONT CLAREMONT SAVINGS BANK	CONCORD CONCORD SAVINGS BANK	CONCORD MERRIMACK COUNTY SAVINGS BANK	
1. Interest income:				1.
(a) Interest & fee income on loans and leases	$8,081	$17,700	$6,388	(a)
(b) Int. income on bal. due from depository inst.	138	283		(b)
(c) Interest & dividend income on securities	2,776	2,132	4,422	(c)
(d) Int. income from assets held in trading accts.				(d)
(e) Int. income on fed. funds sold & securities purchased under agreements to resell	384	445	138	(e)
(f) Total interest income	11,379	20,560	10,948	(f)
2. Interest expense:				2.
(a) Interest on deposits	7,603	11,920	7,396	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase			1	(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	276	392		(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases		4		(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Total interest expense	7,879	12,316	7,397	(f)
3. Net interest income	3,500	8,244	3,551	3.
4. Provision for loan & lease losses	125	465	67	4.
5. Non-interest income	477	426	161	5.
6. Gains/(losses):				6.
(a) On sec. not held in trading accts.	465	500	123	(a)
(b) On loans	0	(360)	0	(b)
7. Non-interest expense:				7.
(a) Salaries & employee benefits	1,330	2,606	954	(a)
(b) Expense of premises & fixed assets (net)	323	784	225	(b)
(c) Other non-interest expense	842	1,858	717	(c)
(d) Total non-interest expense	2,495	5,248	1,896	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	1,822	3,097	1,872	8.
(a) Applicable income taxes	576	1,265	466	(a)
9. Income/(loss) before extr. items & other adjs.	1,246	1,832	1,406	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$1,246	$1,832	$1,406	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	CONCORD	DOVER	DOVER	
	NEW HAMPSHIRE SAVINGS BANK	SEACOAST SAVINGS BANK	SOUTHEAST BANK FOR SAVINGS	
1. Interest income:				1.
(a) Interest & fee income on loans and leases	$75,886	$4,839	$21,093	(a)
(b) Int. income on bal. due from depository inst.	816	3	505	(b)
(c) Interest & dividend income on securities	8,236	1,071	3,129	(c)
(d) Int. income from assets held in trading accts.				(d)
(e) Int. income on fed. funds sold & securities purchased under agreements to resell	170	173	728	(e)
(f) Total interest income	85,108	6,086	25,455	(f)
2. Interest expense:				2.
(a) Interest on deposits	42,088	3,834	15,523	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	1,814			(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	12,681		522	(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases				(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Total interest expense	56,583	3,834	16,045	(f)
3. Net interest income	28,525	2,252	9,410	3.
4. Provision for loan & lease losses	1,911	60	337	4.
5. Non-interest income	2,647	286	811	5.
6. Gains/(losses):				6.
(a) On sec. not held in trading accts.	5,224	205	800	(a)
(b) On loans	(512)	0	0	(b)
7. Non-interest expense:				7.
(a) Salaries & employee benefits	9,161	821	3,636	(a)
(b) Expense of premises & fixed assets (net)	3,349	322	765	(b)
(c) Other non-interest expense	6,723	671	1,651	(c)
(d) Total non-interest expense	19,233	1,814	6,052	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	14,740	869	4,632	8.
(a) Applicable income taxes	5,576	294	1,481	(a)
9. Income/(loss) before extr. items & other adjs.	9,164	575	3,151	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$9,164	$575	$3,151	11.

	FRANKLIN	GREENVILLE	HANOVER	
CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	FRANKLIN SAVINGS BANK	VILLAGE SAVINGS BANK	DARTMOUTH SAVINGS BANK	
1. Interest income:				1.
(a) Interest & fee income on loans and leases	$8,746	$2,028	$8,799	(a)
(b) Int. income on bal. due from depository inst.	1			(b)
(c) Interest & dividend income on securities	1,217	336	10	(c)
(d) Int. income from assets held in trading accts.				(d)
(e) Int. income on fed. funds sold & securities purchased under agreements to resell	847	75	27	(e)
(f) Total interest income	10,811	2,439	8,836	(f)
2. Interest expense:				2.
(a) Interest on deposits	7,326	1,566	5,034	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase			495	(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money			9	(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases				(d)
(e) Int. on notes & debs. subordinated to deposits		11		(e)
(f) Total interest expense	7,326	1,577	5,538	(f)
3. Net interest income	3,485	862	3,298	3.
4. Provision for loan & lease losses	108	21	84	4.
5. Non-interest income	149	70	100	5.
6. Gains/(losses):				6.
(a) On sec. not held in trading accts.	354	5	70	(a)
(b) On loans	0	0	0	(b)
7. Non-interest expense:				7.
(a) Salaries & employee benefits	1,279	331	588	(a)
(b) Expense of premises & fixed assets (net)	420	59	373	(b)
(c) Other non-interest expense	906	261	700	(c)
(d) Total non-interest expense	2,605	651	1,661	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	1,275	265	1,723	8.
(a) Applicable income taxes	307	69	739	(a)
9. Income/(loss) before extr. items & other adjs.	968	196	984	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$968	$196	$984	11.

	KEENE	KEENE	LACONIA	
CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	CHESHIRE COUNTY SAVINGS BANK	KEENE SAVINGS BANK	LACONIA SAVINGS BANK	
1. Interest income:				1.
(a) Interest & fee income on loans and leases	$20,220	$6,407	$13,192	(a)
(b) Int. income on bal. due from depository inst.	282	3	808	(b)
(c) Interest & dividend income on securities	4,159	3,332	2,765	(c)
(d) Int. income from assets held in trading accts.				(d)
(e) Int. income on fed. funds sold & securities purchased under agreements to resell	966	185	812	(e)
(f) Total interest income	25,627	9,927	17,577	(f)
2. Interest expense:				2.
(a) Interest on deposits	16,474	6,143	12,738	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	16			(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	338	386		(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases			4	(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Total interest expense	16,828	6,529	12,742	(f)
3. Net interest income	8,799	3,398	4,835	3.
4. Provision for loan & lease losses	561	106	440	4.
5. Non-interest income	721	536	241	5.
6. Gains/(losses):				6.
(a) On sec. not held in trading accts.	1,945	2,379	1,106	(a)
(b) On loans	0	68	0	(b)
7. Non-interest expense:				7.
(a) Salaries & employee benefits	2,680	1,034	1,376	(a)
(b) Expense of premises & fixed assets (net)	724	836	438	(b)
(c) Other non-interest expense	1,879	1,005	668	(c)
(d) Total non-interest expense	5,283	2,875	2,482	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	5,621	3,400	3,260	8.
(a) Applicable income taxes	1,689	1,297	1,007	(a)
9. Income/(loss) before extr. items & other adjs.	3,932	2,103	2,253	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$3,932	$2,103	$2,253	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	LANCASTER THE SIWOOGANOCK GUARANTY SAVINGS BANK	LEBANON MASCOMA SAVINGS BANK	LITTLETON THE SAVER'S BANK	
1. Interest income:				1.
(a) Interest & fee income on loans and leases	$3,161	$11,252	$31,724	(a)
(b) Int. income on bal. due from depository inst.		88	49	(b)
(c) Interest & dividend income on securities	903	1,265	1,028	(c)
(d) Int. income from assets held in trading accts.				(d)
(e) Int. income on fed. funds sold & securities purchased under agreements to resell	117	525	707	(e)
(f) Total interest income	4,181	13,130	33,508	(f)
2. Interest expense:				2.
(a) Interest on deposits	2,688	8,477	18,845	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase			328	(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money		1	5,268	(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases				(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Total interest expense	2,688	8,478	24,441	(f)
3. Net interest income	1,493	4,652	9,067	3.
4. Provision for loan & lease losses	73	84	384	4.
5. Non-interest income	101	274	1,916	5.
6. Gains/(losses):				6.
(a) On sec. not held in trading accts.	104	608	3,576	(a)
(b) On loans	0	0	0	(b)
7. Non-interest expense:				7.
(a) Salaries & employee benefits	457	1,396	2,392	(a)
(b) Expense of premises & fixed assets (net)	184	209	734	(b)
(c) Other non-interest expense	456	1,073	2,818	(c)
(d) Total non-interest expense	1,097	2,678	5,944	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	528	2,772	8,231	8.
(a) Applicable income taxes	103	725	3,746	(a)
9. Income/(loss) before extr. items & other adjs.	425	2,047	4,485	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$425	$2,047	$4,485	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	MANCHESTER AMOSKEAG BANK	MANCHESTER UNITED SAVINGS BANK	MEREDITH MEREDITH VILLAGE SAVINGS BANK	
1. Interest income:				1.
(a) Interest & fee income on loans and leases	$97,812	$45,700	$11,772	(a)
(b) Int. income on bal. due from depository inst.	317	712	71	(b)
(c) Interest & dividend income on securities	12,748	744	979	(c)
(d) Int. income from assets held in trading accts.				(d)
(e) Int. income on fed. funds sold & securities purchased under agreements to resell	74	256	60	(e)
(f) Total interest income	110,951	47,412	12,882	(f)
2. Interest expense:				2.
(a) Interest on deposits	57,679	26,970	7,603	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	2,987			(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	12,560	3,036	253	(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases	10			(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Total interest expense	73,236	30,006	7,856	(f)
3. Net interest income	37,715	17,406	5,026	3.
4. Provision for loan & lease losses	3,060	1,106	156	4.
5. Non-interest income	7,415	1,133	301	5.
6. Gains/(losses):				6.
(a) On sec. not held in trading accts.	14,826	0	371	(a)
(b) On loans	0	0	0	(b)
7. Non-interest expense:				7.
(a) Salaries & employee benefits	13,319	3,821	1,445	(a)
(b) Expense of premises & fixed assets (net)	2,665	694	460	(b)
(c) Other non-interest expense	13,934	5,586	948	(c)
(d) Total non-interest expense	29,918	10,101	2,853	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	26,978	7,332	2,689	8.
(a) Applicable income taxes	8,893	2,497	885	(a)
9. Income/(loss) before extr. items & other adjs.	18,085	4,835	1,804	9.
10. Extr. items & other adjs. net of income taxes	(1,632)	0	0	10.
11. Net income/(loss)	$16,453	$4,835	$1,804	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	NEWPORT SUGAR RIVER SAVINGS BANK	NORTH CONWAY FIRST NH - WHITE MOUNTAIN BANK	PETERBOROUGH PETERBOROUGH SAVINGS BANK	
1. Interest income:				1.
(a) Interest & fee income on loans and leases	$8,148	$10,981	$16,094	(a)
(b) Int. income on bal. due from depository inst.	50	770	368	(b)
(c) Interest & dividend income on securities	1,026	2,047	3,169	(c)
(d) Int. income from assets held in trading accts.				(d)
(e) Int. income on fed. funds sold & securities purchased under agreements to resell	60	731	862	(e)
(f) Total interest income	9,284	14,529	20,493	(f)
2. Interest expense:				2.
(a) Interest on deposits	5,875	9,366	13,450	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase		47		(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	94	10	176	(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases		73		(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Total interest expense	5,969	9,496	13,626	(f)
3. Net interest income	3,315	5,033	6,867	3.
4. Provision for loan & lease losses	17	218	68	4.
5. Non-interest income	380	1,190	750	5.
6. Gains/(losses):				6.
(a) On sec. not held in trading accts.	442	11	1,718	(a)
(b) On loans	0	0	0	(b)
7. Non-interest expense:				7.
(a) Salaries & employee benefits	1,130	2,095	2,532	(a)
(b) Expense of premises & fixed assets (net)	587	212	1,097	(b)
(c) Other non-interest expense	948	2,007	1,309	(c)
(d) Total non-interest expense	2,665	4,314	4,938	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	1,455	1,702	4,329	8.
(a) Applicable income taxes	456	(83)	1,305	(a)
9. Income/(loss) before extr. items & other adjs.	999	1,785	3,024	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$999	$1,785	$3,024	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	PLYMOUTH	PORTMOUTH	PORTSMOUTH	
	PLYMOUTH GUARANTY SAVINGS BANK	PISCATAQUA SAVINGS BANK	PORTSMOUTH SAVINGS BANK	
1. Interest income:				1.
(a) Interest & fee income on loans and leases	$11,315	$5,489	$9,693	(a)
(b) Int. income on bal. due from depository inst.	61	111	5,780	(b)
(c) Interest & dividend income on securities	2,847	1,656	6,613	(c)
(d) Int. income from assets held in trading accts.				(d)
(e) Int. income on fed. funds sold & securities purchased under agreements to resell	107	301		(e)
(f) Total interest income	14,330	7,557	22,086	(f)
2. Interest expense:				2.
(a) Interest on deposits	9,199	5,248	16,058	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	67			(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	333			(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases				(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Total interest expense	9,599	5,248	16,058	(f)
3. Net interest income	4,731	2,309	6,028	3.
4. Provision for loan & lease losses	380	54	42	4.
5. Non-interest income	322	135	212	5.
6. Gains/(losses):				6.
(a) On sec. not held in trading accts.	4,406	221	560	(a)
(b) On loans	0	0	0	(b)
7. Non-interest expense:				7.
(a) Salaries & employee benefits	1,523	499	1,543	(a)
(b) Expense of premises & fixed assets (net)	398	151	567	(b)
(c) Other non-interest expense	1,468	518	698	(c)
(d) Total non-interest expense	3,389	1,168	2,808	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	5,690	1,443	3,950	8.
(a) Applicable income taxes	2,166	416	1,390	(a)
9. Income/(loss) before extr. items & other adjs.	3,524	1,027	2,560	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$3,524	$1,027	$2,560	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	ROCHESTER BANKEAST SAVINGS BANK & TRUST	SALISBURY LIBERTY SAVINGS BANK	SEABROOK THE U.S. SAVINGS BANK OF AMERICA	
1. Interest income:				1.
(a) Interest & fee income on loans and leases	$34,341	$11	$816	(a)
(b) Int. income on bal. due from depository inst.	153	26	236	(b)
(c) Interest & dividend income on securities	5,651			(c)
(d) Int. income from assets held in trading accts.				(d)
(e) Int. income on fed. funds sold & securities purchased under agreements to resell	211		56	(e)
(f) Total interest income	40,356	37	1,108	(f)
2. Interest expense:				2.
(a) Interest on deposits	20,416		690	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	512			(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	3,133	10		(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases				(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Total interest expense	24,061	10	690	(f)
3. Net interest income	16,295	27	418	3.
4. Provision for loan & lease losses	964		24	4.
5. Non-interest income	1,261		53	5.
6. Gains/(losses):				6.
(a) On sec. not held in trading accts.	907	0	0	(a)
(b) On loans	0	0	0	(b)
7. Non-interest expense:				7.
(a) Salaries & employee benefits	4,323		204	(a)
(b) Expense of premises & fixed assets (net)	1,780		80	(b)
(c) Other non-interest expense	5,811	6	154	(c)
(d) Total non-interest expense	11,914	6	438	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	5,585	21	9	8.
(a) Applicable income taxes	603			(a)
9. Income/(loss) before extr. items & other adjs.	4,982	21	9	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$4,982	$21	$9	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	TILTON IONA SAVINGS BANK	WALPOLE SAVINGS BANK OF WALPOLE	WINDHAM FORTUNE GUARANTY SAVINGS BANK	
1. Interest income:				1.
(a) Interest & fee income on loans and leases	$1,335	$5,460	$318	(a)
(b) Int. income on bal. due from depository inst.	174	129	12	(b)
(c) Interest & dividend income on securities	342	1,263	4	(c)
(d) Int. income from assets held in trading accts.				(d)
(e) Int. income on fed. funds sold & securities purchased under agreements to resell	146	190	39	(e)
(f) Total interest income	1,997	7,042	373	(f)
2. Interest expense:				2.
(a) Interest on deposits	1,365	4,816	83	(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase				(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money			13	(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases			8	(d)
(e) Int. on notes & debs. subordinated to deposits	21			(e)
(f) Total interest expense	1,386	4,816	104	(f)
3. Net interest income	611	2,226	269	3.
4. Provision for loan & lease losses	14	65	6	4.
5. Non-interest income	18	207	2	5.
6. Gains/(losses):				6.
(a) On sec. not held in trading accts.	45	468	0	(a)
(b) On loans	0	0	0	(b)
7. Non-interest expense:				7.
(a) Salaries & employee benefits	210	683	134	(a)
(b) Expense of premises & fixed assets (net)	46	230	53	(b)
(c) Other non-interest expense	164	498	219	(c)
(d) Total non-interest expense	420	1,411	406	(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	240	1,425	(141)	8.
(a) Applicable income taxes	49	529	0	(a)
9. Income/(loss) before extr. items & other adjs.	191	896	(141)	9.
10. Extr. items & other adjs. net of income taxes	0	0	0	10.
11. Net income/(loss)	$191	$896	($141)	11.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	WOODSVILLE THE WOODSVILLE GUARANTY SAVINGS BANK			
1. Interest income:				1.
(a) Interest & fee income on loans and leases	$3,787			(a)
(b) Int. income on bal. due from depository inst.	2			(b)
(c) Interest & dividend income on securities	509			(c)
(d) Int. income from assets held in trading accts.				(d)
(e) Int. income on fed. funds sold & securities purchased under agreements to resell	213			(e)
(f) Total interest income	4,511			(f)
2. Interest expense:				2.
(a) Interest on deposits	3,016			(a)
(b) Expense of federal funds purchased and securities sold under agreements to repurchase				(b)
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money				(c)
(d) Interest on mortgage indebtedness & obligations under capitalized leases				(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Total interest expense	3,016			(f)
3. Net interest income	1,495			3.
4. Provision for loan & lease losses	25			4.
5. Non-interest income	338			5.
6. Gains/(losses):				6.
(a) On sec. not held in trading accts.	233			(a)
(b) On loans				(b)
7. Non-interest expense:				7.
(a) Salaries & employee benefits	663			(a)
(b) Expense of premises & fixed assets (net)	293			(b)
(c) Other non-interest expense	471			(c)
(d) Total non-interest expense	1,427			(d)
8. Income/(loss) before income taxes, extraordinary items & other adjustments	614			8.
(a) Applicable income taxes	95			(a)
9. Income/(loss) before extr. items & other adjs.	519			9.
10. Extr. items & other adjs. net of income taxes				10.
11. Net income/(loss)	$519			11.

REPORT OF CONDITION OF TRUST DEPARTMENTS OF SAVINGS BANKS

(rounded to nearest dollar)

	CONCORD	DOVER	MANCHESTER	
	NEW HAMPSHIRE SAVINGS BANK	SOUTHEAST BANK FOR SAVINGS	AMOSKEAG BANK	
AS TRUSTEE AND EXECUTOR				
ASSETS				
1. Bank:				1.
(a) Demand deposits	$10,681		$490,069	(a)
(b) Other deposits	1,442,451	221,000	3,196,624	(b)
2. Money market funds	808,422	323,000	20,793,927	2.
3. Government, state & municipal obligations	1,099,301	1,742,000	27,409,062	3.
4. Other bonds & notes	157,227		32,899,825	4.
5. Corporate stocks	3,623,673	4,275,000	109,156,890	5.
6. Real estate	771,049	100,000	3,404,951	6.
7. Other assets	830,533		4,331,605	7.
8. Total Assets	$8,743,337	$6,661,000	$201,682,953	8.
LIABILITIES				
9. Principal:				9.
(a) Invested	$7,590,046	$6,661,000	$199,006,720	(a)
(b) Univested			597,234	(b)
10. Income:				10.
(a) Invested	93,134		1,777,222	(a)
(b) Uninvested	10,681		301,777	(b)
11. Notes payable	1,049,476			11.
12. Other liabilities				12.
13. Total Liabilities	$8,743,337	$6,661,000	$201,682,953	13.
AS AGENT				
ASSETS				
14. Bank:				14.
(a) Demand deposits	$29,624		($54,534)	(a)
(b) Other deposits	9,496,300	1,232,000	16,682,242	(b)
15. Money market funds	3,457,306	1,535,000	16,538,078	15.
16. Government, state & municipal obligations	3,832,619	2,073,000	16,657,561	16.
17. Other bonds & notes	1,003,866	65,000	25,836,217	17.
18. Corporate stocks	9,201,010	17,895,000	81,168,972	18.
19. Real estate	385,769		545,109	19.
20. Other assets	88,991	28,000	3,445,063	20.
21. Total Assets	$27,495,485	$22,828,000	$160,818,708	21.
LIABILITIES				
22. Principal:				22.
(a) Invested	$27,278,427	$22,828,000	$160,635,398	(a)
(b) Uninvested	3,003		(94,367)	(b)
23. Income:				23.
(a) Invested	187,434		646,782	(a)
(b) Uninvested	26,621		(369,105)	(b)
24. Notes payable				24.
25. Other liabilities				25.
26. Total Liabilities	$27,495,485	$22,828,000	$160,818,708	26.

CONSOLIDATED AGGREGATE REPORT OF CONDITION OF SAVINGS BANKS

NUMBER OF SAVINGS BANKS REPORTING: 31
DECEMBER 31, 1986

(in thousands)

		% of Total Assets
ASSETS		
1. Cash & due from depository institutions	$404,179	6.27%
2. Securities	992,417	15.41%
3. Federal funds sold and securities purchased under agreement to resell	92,172	1.43%
4. Loans and lease financing receivables, (net)	4,772,431	74.09%
5. Premises and fixed assets	92,336	1.44%
6. Other real estate owned	2,967	0.05%
7. Investments in unconsolidated subsidiaries & associated companies	5,115	0.08%
8. Other assets	79,419	1.23%
9. Total Assets	$6,441,536	100.00%
LIABILITIES		
10. Deposits	$5,161,665	80.13%
11. Federal funds purchased & securities sold under agreements to repurchase	73,738	1.14%
12. Demand notes issued to the U.S. Treasury	129,534	2.01%
13. Other liabilities for borrowed money	625,119	9.70%
14. Subordinated notes & debentures	347	0.01%
15. Other liabilities	66,595	1.03%
16. Total Liabilities	5,930,714	92.07%
17. Limited-life preferred stock	0	0.00%
EQUITY CAPITAL		
18. Perpetual preferred stock	0	0.00%
19. Common stock	6,336	0.10%
20. Surplus	195,516	3.04%
21. Undivided profits and capital reserves	313,040	4.86%
22. Capital certificates	0	0.00%
23. LESS: Net unrealized loss on marketable equity securities	4,270	0.07%
24. Total Equity Capital	510,822	7.93%
25. Total Liabilities, Limited Life Preferred Stock, and Equity Capital	$6,441,536	100.00%

CONSOLIDATED AGGREGATE REPORT OF INCOME

SAVINGS BANKS

December 31, 1986

(in thousands)

1. Interest income:	
(a) Interest & fee income on loans and leases	$498,801
(b) Int. income on bal. due from depository inst.	11,946
(c) Interest & dividend income on securities	75,870
(d) Int. income from assets held in trading accts.	10,256
(e) Int. income on fed. funds sold & securities purchased under agreements to resell	9,392
(f) Total interest income	596,009
2. Interest expense:	
(a) Interest on deposits	346,473
(b) Expense of federal funds purchased and securities sold under agreements to repurchase	6,267
(c) Interest on demand notes issued to the U.S. Treasury and on other borrowed money	39,491
(d) Interest on mortgage indebtedness & obligations under capitalized leases	99
(e) Int. on notes & debs. subordinated to deposits	32
(f) Total interest expense	392,362
3. Net interest income	203,647
4. Provision for loan & lease losses	11,000
5. Non-interest income	22,295
6. Gains/(losses):	
(a) On sec. not held in trading accts.	41,439
(b) On loans	(804)
7. Non-interest expense:	
(a) Salaries & employee benefits	63,502
(b) Expense of premises & fixed assets (net)	18,765
(c) Other non-interest expense	56,496
(d) Total non-interest expense	138,763
8. Income/(loss) before income taxes, extraordinary items & other adjustments	116,814
(a) Applicable income taxes	38,446
9. Income/(loss) before extr. items & other adjs.	78,368
10. Extr. items & other adjs. net of income taxes	(1,632)
11. Net income/(loss)	$76,736

AGGREGATE REPORT OF CONDITION OF TRUST DEPARTMENTS

NUMBER OF SAVINGS BANKS REPORTING: 3

DECEMBER 31, 1986

(rounded to nearest dollar)

AS TRUSTEE AND EXECUTOR

ASSETS

1. Bank:		
(a) Demand deposits	$500,750	0.23%
(b) Other deposits	4,860,075	2.24%
2. Money market funds	21,925,349	10.10%
3. Government, state & municipal obligations	30,250,363	13.93%
4. Other bonds & notes	33,057,052	15.23%
5. Corporate stocks	117,055,563	53.92%
6. Real estate	4,276,000	1.97%
7. Other assets	5,162,138	2.38%
8. Total Assets	$217,087,290	100.00%

LIABILITIES

9. Principal:		
(a) Invested	$213,257,766	98.24%
(b) Uninvested	597,234	0.28%
10. Income:		
(a) Invested	1,870,356	0.86%
(b) Uninvested	312,458	0.14%
11. Notes payable	1,049,476	0.48%
12. Other liabilities	0	0.00%
13. Total Liabilities	$217,087,290	100.00%

AS AGENT

ASSETS

14. Bank:		
(a) Demand deposits	($24,910)	-0.01%
(b) Other deposits	27,410,542	12.98%
15. Money market funds	21,530,384	10.20%
16. Government, state & municipal obligations	22,563,180	10.69%
17. Other bonds & notes	26,905,083	12.74%
18. Corporate stocks	108,264,982	51.28%
19. Real estate	930,878	0.44%
20. Other assets	3,562,054	1.69%
21. Total Assets	$211,142,193	100.00%

LIABILITIES

22. Principal:		
(a) Invested	$210,741,825	99.81%
(b) Uninvested	(91,364)	-0.04%
23. Income:		
(a) Invested	834,216	0.40%
(b) Uninvested	(342,484)	-0.16%
24. Notes payable	0	0.00%
25. Other liabilities	0	0.00%

ABSTRACTS OF THE ANNUAL REPORT

OF

CO-OPERATIVE BANKS

SHOWING LOCATION,

NAMES OF OFFICERS

AND

DIRECTORS

EXETER

FIRST SAVINGS & LOAN ASSOCIATION OF NEW HAMPSHIRE
ONE CENTER STREET
EXETER, NEW HAMPSHIRE 03833
TEL. 772-9324

(Year of Incorporation - 1892)

BRANCHES

53 Lincoln Street, Exeter, NH 03833
Tel. 778-7131

354 Central Street, Franklin, NH 03235
Tel. 934-3125

Route 111, Hampstead, NH 03841
Tel. 329-5449

Main & Wight Streets, Raymond, NH 03077
Tel. 895-9032

Portsmouth Avenue, Winnicut Road, Stratham, NH 03885
Tel. 772-5530

OFFICERS

CHAIRMAN OF THE BOARD
Edwin L. Saari

PRESIDENT/SECRETARY
** Steven F. Shea

SENIOR VICE PRESIDENT/SENIOR LOAN OFFICER
Bruce K. Lundgren

VICE PRESIDENT/TREASURER
James H. Miller

VICE PRESIDENT
John P. Gunther

ASS'T. VICE PRESIDENTS
Joseph A. Gorski
Marjorie A. Starkey
Fred E. Towne, Jr.

ASS'T. TREASURERS
Gerald A. Goodwin
James K. Griswold
Cathy C. Rizzi

ASS'T. TREASURER/BRANCH MANAGER
Roger E. Roy

LOAN OFFICER/BRANCH MANAGER
Richard H. Gordon

LOAN OFFICERS
Wayne C. Davis
Lois M. Mazurka

DIRECTORS

* John A. Bell
Dwight W. Brown
Joseph J. Giordani
* Henry J. Mazalewski
Wesley S. Nickerson

* Edwin L. Saari
* Steven F. Shea
Roger P. Sloan
* Donald N. Story

* Investment Committee Members
** Chief Executive Officer

HAMPTON

HAMPTON CO-OPERATIVE BANK
P.O. BOX 1020, 40 HIGH STREET
HAMPTON, NEW HAMPSHIRE 03842
TEL. 926-3339

(Year of Incorporation - 1915)

OFFICERS

CHAIRMAN OF THE BOARD
D. Malcolm Hamilton

PRESIDENT
** Norman N. Merrill

VICE PRESIDENTS
Joseph R. Bradt
William C. Carter
Thomas G. Ferguson

DIRECTORS

* Charles G. Bailey
Stanwood Brown
H. Alfred Casassa
* D. Malcolm Hamilton
Dean B. Merrill
Norman N. Merrill
Donald R. Palmer
David Power
* Theodore J. Scott

KEENE

FIRST NORTHERN CO-OPERATIVE BANK
100 MAIN STREET
KEENE, NEW HAMPSHIRE 03431
TEL. 357-2525

(Year of Incorporation - 1912)

OFFICERS

CHAIRMAN OF THE BOARD
Richard Glachman

PRESIDENT
** Whalen B. Dunn

SENIOR VICE PRESIDENT/
TREASURER
Robert A. Namislo

VICE PRESIDENTS
Gordon S. Aron
Christine A. Fay
Susan M. O'Sullivan

DIRECTORS

* Whalen B. Dunn
* John D. Franco
Donald Glachman
* Richard Glachman
William Lynch
Russell TumSuden
James C. Wirths, III

MILFORD

MILFORD CO-OPERATIVE BANK
P.O. BOX 79, SOUTH STREET
MILFORD, NEW HAMPSHIRE 03055
TEL. 673-2303

(Year of Incorporation - 1890)

BRANCHES

Route 101A, Amherst, NH 03031
Tel. 673-0018

Main Street, Brookline, NH 03033
Tel. 673-9035

Main Street, Mont Vernon, NH 03057
Tel. 673-0833

OFFICERS

CHAIRMAN OF THE BOARD
Samuel G. Proctor

PRESIDENT/TREASURER
** Richard D. D'Amato

VICE PRESIDENTS
Mary E. Higley
Frank J. Romanelli

ASS'T. VICE PRESIDENTS
Donald R. Blanchette
Charlene A. Dooley
Daniel L. Yohe

ASS'T. TREASURER
Allen G. White

SECRETARY
Chester M. Hall

DIRECTORS

* Richard D. D'Amato
James F. Enright
* Chester M. Hall
William B. Haughey
William E. Kokko
Frederick R. Lofgren
J. Justin Pestana, Jr.
* Samuel G. Proctor

---

* Investment Committee Members
** Chief Executive Officer

PLAISTOW

PLAISTOW CO-OPERATIVE BANK
P.O. BOX 158, ROUTE 125
PLAISTOW, NEW HAMPSHIRE 03865
TEL. 382-8525

(Year of Incorporation - 1916)

OFFICERS

CHAIRMAN OF THE BOARD
John E. Hansbury

PRESIDENT/SECRETARY
** Donald E. Wood

ASS'T. VICE PRESIDENT/ TREASURER
Shirley E. Francis

VICE PRESIDENT
Dennis Edmondson

ASS'T. VICE PRESIDENT
Bernadine FitzGerald

ASS'T. TREASURERS
Gloria Dodge
Carol McEachern
Luanne Trottier

DIRECTORS

* Paul J. Auger
* John E. Hansbury
F. Carroll Heselton
Leo Prenaveau
Fred B. Smith
* Edward B. Vandewater
Donald E. Wood

SALEM

SALEM CO-OPERATIVE BANK
3 SOUTH BROADWAY
SALEM, NEW HAMPSHIRE 03079
TEL. 898-2153

(Year of Incorporation - 1922)

OFFICERS

CHAIRMAN OF THE BOARD
Lavington J. Dyson

PRESIDENT
** Kelly P. Dahood

VICE PRESIDENT
Nadema H. Gemmell

TREASURER
Ann R. Lally

ASS'T. TREASURERS
Alice Shadallah
Lisa A. Vandecasteele

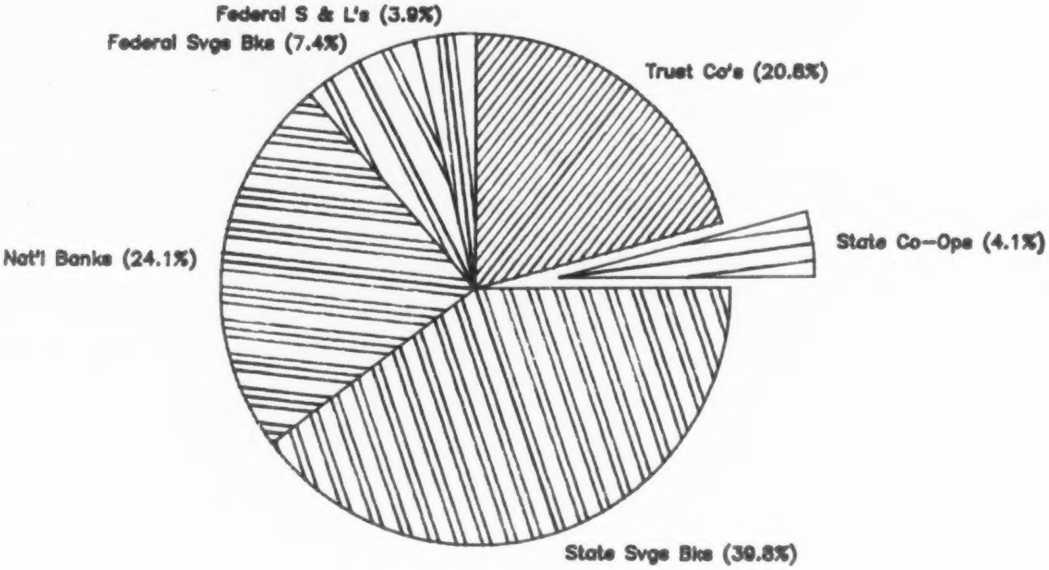
DIRECTORS

* David A. Beshara
* Kelly P. Dahood
* Lavington J. Dyson
Nadema H. Gemmell
Lloyd G. MacLean
Chester Milnes
Robert W. Thorndike

* Investment Committee Members
** Chief Executive Officer

CO–OPERATIVE BANKS/S & L'S

SHARE OF TOTAL ASSETS



CONSOLIDATED REPORT OF CONDITION

AND

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

AND

GENERAL INFORMATION

	EXETER	HAMPTON	KEENE	
CONSOLIDATED REPORT OF CONDITION (rounded to nearest dollar)	FIRST SAVINGS & LOAN ASSOCIATION OF NEW HAMPSHIRE	HAMPTON CO-OPERATIVE BANK	FIRST NORTHERN CO-OPERATIVE BANK	
ASSETS				
1. Cash & due from banks	$3,900,299	$2,854,859	$10,995,876	1.
2. U.S. Government obligations	12,874,645	14,899,880	2,650,143	2.
3. U.S. Government agencies	13,801,335	2,950,019		3.
4. State, county, municipal obligations			40,265	4.
5. Other bonds, notes & debentures	3,625,493	530,933	4,766,098	5.
6. Federal Home Loan Bank stock	913,500	423,400	1,385,800	6.
7. Other stocks	989,620	2,660,029	2,553,315	7.
8. Total securities	32,204,593	21,464,261	11,395,621	8.
9. LESS: Premium & valuation reserves			19,066	9.
10. Total securities net of premium & valuation reserves	32,204,593	21,464,261	11,376,555	10.
11. Real estate loans	72,778,569	52,897,828	100,587,088	11.
12. Other loans	7,335,130	3,447,389	14,511,147	12.
13. Total loans	80,113,699	56,345,217	115,098,235	13.
14. Overnight deps.,loans, & sec. purchased under agt. to resell	2,743,521		3,075,679	14
15. Bank premises (net)	1,704,236	1,403,577	1,145,085	15.
16. Leasehold improvements (net)			3,323	16.
17. Furniture, fixtures & equiptment	394,485	97,256	414,648	17.
18. Total fixed assets	2,098,721	1,500,833	1,563,056	18.
19. Investment in unconsolidated subs. & and other affiliates			518,552	19.
20. Other real estate owned			2,849	20.
21. Other assets	3,360,353	875,818	8,611,790	21.
22. Total assets	$124,421,186	$83,040,988	$151,242,592	22.
LIABILITIES AND CAPITAL ACCOUNTS				
23. Shares & deposits	$116,665,615	$71,808,264	$122,272,172	23.
24. Advances from FHLB		2,500,000	21,014,562	24.
25. Other funds borrowed				25.
26. Other liabilities	1,974,083	651,340	848,907	26.
27. Total liabilities	118,639,698	74,959,604	144,135,641	27.
28. Capital stock		200,000	1,000	28.
29. Subordinated notes & debentures				29.
30. Guaranty fund	4,192,108	2,250,000	3,048,500	30.
31. Surplus		1,820,320	2,787,672	31.
32. Net undivided profits	1,483,079	304,440	563,005	32.
33. Reserve for bad debts	106,301	10,394	706,774	33.
34. Reserve for contingencies & other capital reserves		3,496,230		34.
35. Total capital accounts	5,781,488	8,081,384	7,106,951	35.
36. Total liabilities & capital accounts	$124,421,186	$83,040,988	$151,242,592	36.
GENERAL INFORMATION				
37. Surety coverage	$1,335,000	$1,000,000	$1,335,000	37.
PERIOD JANUARY 1, 1986 THROUGH DECEMBER 31, 1986				
38. Rates of interest paid to depositors:				38.
39. Regular savings	5.50	5.50	5.50	39.
40. NOW (fixed rate)	5.25	5.25	5.25	40.
41. Super NOW	5.25-5.80	5.00	8.00	41.
42. Money market savings	5.30-7.00	5.50-7.15	5.75-8.22	42.
43. Escow funds	5.00	3.50	2.00-5.00	43.
44. 90-day notice	6.00	6.00	5.75	44.
45. Money market certificates	6.00-8.25	6.00-8.25	6.00-9.25	45.
46. Negotiated rate certificates	6.00-9.35	6.40-9.00	6.50-9.00	46.

	MILFORD	PLAISTOW	SALEM	
CONSOLIDATED REPORT OF CONDITION (rounded to nearest dollar)	MILFORD CO-OPERATIVE BANK	PLAISTOW CO-OPERATIVE BANK	SALEM CO-OPERATIVE BANK	
ASSETS				
1. Cash & due from banks	$14,852,521	$17,013,368	$1,502,089	1.
2. U.S. Government obligations	6,460,327	500,000	6,293,252	2.
3. U.S. Government agencies	137,423		4,082,683	3.
4. State, county, municipal obligations				4.
5. Other bonds, notes & debentures	30,000		1,550,700	5.
6. Federal Home Loan Bank stock	420,800	818,480	609,000	6.
7. Other stocks			368,040	7.
8. Total securities	7,048,550	1,318,480	12,903,675	8.
9. LESS: Premium & valuation reserves				9.
10. Total securities net of premium & valuation reserves	7,048,550	1,318,480	12,903,675	10.
11. Real estate loans	44,631,096	78,193,484	63,297,403	11.
12. Other loans	7,624,914	10,089,058	1,912,319	12.
13. Total loans	52,256,010	88,282,542	65,209,722	13.
14. Overnight deps.,loans, & sec. purchased under agt. to resell	4,557,231	2,284,108	26,171,293	14
15. Bank premises (net)	1,004,908	2,418,640	988,982	15.
16. Leasehold improvements (net)				16.
17. Furniture, fixtures & equiptment	174,561	202,310	139,547	17.
18. Total fixed assets	1,179,469	2,620,950	1,128,529	18.
19. Investment in unconsolidated subs. & and other affiliates				19.
20. Other real estate owned		64,360		20.
21. Other assets	789,177	800,098	915,798	21.
22. Total assets	$80,682,958	$112,383,906	$107,831,106	22.
LIABILITIES AND CAPITAL ACCOUNTS				
23. Shares & deposits	$67,403,372	$103,758,302	$97,888,637	23.
24. Advances from FHLB	2,500,000	500,000		24.
25. Other funds borrowed				25.
26. Other liabilities	174,280	1,267,558	453,773	26.
27. Total liabilities	70,077,652	105,525,860	98,342,410	27.
28. Capital stock	653,217			28.
29. Subordinated notes & debentures				29.
30. Guaranty fund	1,498,165	3,369,096	3,763,501	30.
31. Surplus	8,453,924	1,749,259	3,432,438	31.
32. Net undivided profits		142,049	2,292,757	32.
33. Reserve for bad debts				33.
34. Reserve for contingencies & other capital reserves		1,597,642		34.
35. Total capital accounts	10,605,306	6,858,046	9,488,696	35.
36. Total liabilities & capital accounts	$80,682,958	$112,383,906	$107,831,106	36.
GENERAL INFORMATION				
37. Surety coverage	$945,000	$1,500,000	$1,230,000	37.
PERIOD JANUARY 1, 1986 THROUGH DECEMBER 31, 1986				
38. Rates of interest paid to depositors:				38.
39. Regular savings	5.50	5.50	5.00-5.50	39.
40. NOW (fixed rate)	5.00	5.25		40.
41. Super NOW	5.50	6.00		41.
42. Money market savings	5.60	5.50-5.75	6.00	42.
43. Escow funds	5.00	5.00	5.00	43.
44. 90-day notice	5.75	6.00		44.
45. Money market certificates	6.25-7.00	6.00-7.00	5.50-12.00	45.
46. Negotiatec rate certificates	5.80-11.50	6.00-10.75		46.

CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	EXETER FIRST SAVINGS & LOAN ASSOCIATION OF NEW HAMPSHIRE	HAMPTON HAMPTON CO-OPERATIVE BANK	KEENE FIRST NORTHERN CO-OPERATIVE BANK	
1. Interest income:				1.
(a) Interest and fee income on leases	$9,095,426	$5,943,744	$15,028,328	(a)
(b) Int. income on bal. due from depository inst.	98,389	342,587	163,420	(b)
(c) Interest & dividend income on securities	2,098,020	1,225,483	746,793	(c)
(d) Int. income on fed. funds sold & securities purchased under agreements to resell	471,085	132,772	442,101	(d)
(e) Total interest income	11,762,920	7,644,586	16,380,642	(e)
2. Interest expense:				2.
(a) Interest on deposits	8,604,579	5,255,194	6,709,404	(a)
(b) Int. on fed. funds purchased and securities sold under agreement to repurchase	0	17,355	19,859	(b)
(c) Interest on other borrowed money				(c)
(d) Interest on FHLB advances	179	316,268	1,160,887	(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Total interest expense	8,604,758	5,588,817	7,890,150	(f)
3. Net interest income	3,158,162	2,055,769	8,490,492	3.
4. Non-interest income	237,675	364,027	42,686	4.
5. Gains/(losses):				5.
(a) On securities	224,961	174,863	101,199	(a)
(b) On loans	(27,305)	(5,186)	(99,749)	(b)
6. Non-interest expense:				6.
(a) Salaries & employee benefits	1,463,828	608,628	3,565,121	(a)
(b) Expense of premises & fixed assets (net)	559,803	180,018	872,384	(b)
(c) Other non-interest expense	978,843	526,152	1,695,293	(c)
(d) Total non-interest expense	3,002,474	1,314,798	6,132,798	(d)
7. Income/(loss) before income taxes, extraordinary items & other adjustments	591,019	1,274,675	2,401,830	7.
(a) Applicable income taxes	192,200	344.077	816,543	(a)
8. Income/(loss) before extr. items & other adjs.	398,819	930,598	1,585,287	8.
9. Extr. items & other adjs. net of income taxes	225,390	9,894	264,370	9.
10. Net income/(loss)	$624,209	$940,492	$1,849,657	10.

	MILFORD	PLAISTOW	SALEM	
CONSOLIDATED REPORT OF INCOME (in thousands of dollars)	MILFORD CO-OPERATIVE BANK	PLAISTOW CO-OPERATIVE BANK	SALEM CO-OPERATIVE BANK	
1. Interest income:				1.
(a) Interest and fee income on leases	$6,052,066	$9,949,835	$7,974,115	(a)
(b) Int. income on bal. due from depository inst.	312,012	0	201,000	(b)
(c) Interest & dividend income on securities	580,543	659,510	1,070,352	(c)
(d) Int. income on fed. funds sold & securities purchased under agreements to resell	286,910	289,437	1,618,179	(d)
(e) Total interest income	7,231,531	10,898,782	10,863,646	(e)
2. Interest expense:				2.
(a) Interest on deposits	4,663,466	7,787,587	7,349,074	(a)
(b) Int. on fed. funds purchased and securities sold under agreement to repurchase				(b)
(c) Interest on other borrowed money				(c)
(d) Interest on FHLB advances	278,279	104,298		(d)
(e) Int. on notes & debs. subordinated to deposits				(e)
(f) Total interest expense	4,941,745	7,891,885	7,349,074	(f)
3. Net interest income	2,289,786	3,006,897	3,514,572	3.
4. Non-interest income	287,283	568,522	84,360	4.
5. Gains/(losses):				5.
(a) On securities	26,124	0	598,309	(a)
(b) On loans	(9,237)	(82,937)	(3,864)	(b)
6. Non-interest expense:				6.
(a) Salaries & employee benefits	804,644	869,459	607,125	(a)
(b) Expense of premises & fixed assets (net)	259,074	202,218	219,581	(b)
(c) Other non-interest expense	780,207	937,963	455,655	(c)
(d) Total non-interest expense	1,843,925	2,009,640	1,282,361	(d)
7. Income/(loss) before income taxes, extraordinary items & other adjustments	750,031	1,482,842	2,911,016	7.
(a) Applicable income taxes	140,555	421,454	1,390,565	(a)
8. Income/(loss) before extr. items & other adjs.	609,476	1,061,388	1,520,451	8.
9. Extr. items & other adjs. net of income taxes	0	0	579,712	9.
10. Net income/(loss)	$609,476	$1,061,388	$2,100,163	10.

CONSOLIDATED AGGREGATE REPORT OF CONDITION OF CO-OPERATIVE BANKS

NUMBER OF CO-OPERATIVE BANKS REPORTING: 6

DECEMBER 31, 1986

(rounded to nearest dollar)

		% of Total Assets
ASSETS		
1. Cash & due from banks	$51,119,012	7.75%
2. U.S. Government obligations	43,678,247	6.62%
3. U.S. Government agencies	20,971,460	3.18%
4. State, county, municipal obligations	40,265	0.01%
5. Other bonds, notes & debentures	10,503,224	1.59%
6. Federal Home Loan Bank stock	4,570,980	0.69%
7. Other stocks	6,571,004	1.00%
8. Total securities	86,335,180	13.09%
9. LESS: Premium & valuation reserves	19,066	0.00%
10. Total securities net of premium & valuation reserve	86,316,114	13.09%
11. Real estate loans	412,385,468	62.52%
12. Other loans	44,919,957	6.81%
13. Total loans	457,305,425	69.33%
14. Overnight deps., loans, & sec. purchased under agt.	38,831,832	5.89%
15. Bank premises (net)	8,665,428	1.31%
16. Leasehold improvements (net)	3,323	0.00%
17. Furniture, fixtures & equipment	1,422,807	0.22%
18. Total fixed assets	10,091,558	1.53%
19. Investment in unconsolidated subs. & and other affi	518,552	0.08%
20. Other real estate owned	67,209	0.01%
21. Other assets	15,353,034	2.33%
22. Total assets	659,602,736	100.00%

		% of Liabilities and Capital
LIABILITIES AND CAPITAL ACCOUNTS		
23. Shares & deposits	579,796,362	87.90%
24. Advances from FHLB	26,514,562	4.02%
25. Other funds borrowed	0	0.00%
26. Other liabilities	5,369,941	0.81%
27. Total liabilities	611,680,865	92.73%
28. Capital stock	854,217	0.13%
29. Subordinated notes & debentures	0	0.00%
30. Guaranty fund	18,121,370	2.75%
31. Surplus	18,243,613	2.77%
32. Net undivided profits	4,785,330	0.73%
33. Reserve for bad debts	823,469	0.12%
34. Reserve for contingencies & other capital reserves	5,093,872	0.77%
35. Total capital accounts	47,921,871	7.27%
36. Total liabilities & capital accounts	659,602,736	100.00%

CONSOLIDATED AGGREGATE REPORT OF INCOME

CO-OPERATIVE BANKS

December 31, 1986

(rounded to nearest dollar)

---

1. Interest income:	
(a) Interest and fee income on loans	$54,043,514
(b) Interest income on bal. due from depository inst.	1,117,408
(c) Interest & dividend income on securities	6,380,701
(d) Int. on fed. funds sold & securities purchased under agreement to resell	3,240,484
(e) Total interest income	64,782,107
2. Interest expense:	
(a) Interest on deposits	40,369,304
(b) Interest on fed. funds purchased and securities sold under agreement to repurchase	37,214
(c) Interest on other borrowed money	0
(d) Interest on FHLB advances	1,859,911
(e) Int. on notes & debs. subordinated to deposits	0
(f) Total interest expense	42,266,429
3. Net interest income	22,515,678
4. Non-interest income	1,584,553
5. Gains/(losses):	
(a) On securities	1,125,456
(b) On loans	(228,278)
6. Non-interest expense:	
(a) Salaries and employee benefits	7,918,805
(b) Expense of premises and fixed assets (net)	2,293,078
(c) Other non-interest expense	5,374,113
(d) Total non-interest expense	15,585,996
7. Income/(loss) before income taxes extraordinary items and other adjustments	9,411,413
(a) Applicable income taxes	3,305,394
8. Income/(loss) before extr. items & other adjs.	6,106,019
9. Extr. items & other adjs. net of income taxes	1,079,366
10. Net income/(loss)	$7,185,385

ABSTRACTS OF THE ANNUAL REPORT

OF

CREDIT UNIONS

SHOWING LOCATION,

NAMES OF OFFICERS

AND

DIRECTORS

BERLIN

L'ANGE GARDIEN CREDIT UNION
P.O. BOX 522 - 200 COOS STREET
BERLIN, NEW HAMPSHIRE 03570
TEL. 752-2750

(Year of Incorporation - 1929)

OFFICERS

PRESIDENT
Richard J. Campagna

TREASURER/
LOAN OFFICER
** Gerald L. Dumoulin

VICE PRESIDENT
Laurier L. Rousseau

CLERK
Clovis E. Morin

DIRECTORS

- Armand Arquin
- Arthur Bouchard
- Richard Bouchard
- Richard J. Campagna
- Wilfred Charest
- Gerald L. Dumoulin
- Gerard J. Lagace
- Clovis E. Morin
- Leo Paradis
- Paul Pinette
- Xavier Pinette
- Roland Pouliot
- Laurier L. Rousseau

BERLIN

UNITED BROTHERHOOD CREDIT UNION
820 MAIN STREET
BERLIN, NEW HAMPSHIRE 03570
TEL. 752-5650

(Year of Incorporation - 1956)

OFFICERS

PRESIDENT
Gaston Bouchard

TREASURER
** Real Cloutier

VICE PRESIDENT
Rene Pinette

CLERK
Anthony Cellupica

DIRECTORS

- Gaston Bouchard
- Anthony Cellupica
- Real Cloutier
- Richard Fournier
- Rene Pinette
- Joseph Theriault
- Raymond Vaillancourt

** Manager

BRISTOL

IPC EMPLOYEES CREDIT UNION
ROUTE 104
BRISTOL, NEW HAMPSHIRE 03222
TEL. 744-2281, EXT. 2360

(Year of Incorporation - 1956)

OFFICERS

PRESIDENT
Everett Bucklin

TREASURER
** Jane M. Sharp

VICE PRESIDENT
William Henry

SECRETARY
Janet M. Barber

DIRECTORS

Janet M. Barber
John Bianchi
Teale Brown
Everett Bucklin
Barbara M. Ford
William Henry
John Rictarik
Jane M. Sharp
Earlene Wells

** Manager

CONCORD

CONCORD POSTAL CREDIT UNION
55 PLEASANT STREET
CONCORD, NEW HAMPSHIRE 03301
TEL. 225-5536

(Year of Incorporation - 1954)

OFFICERS

PRESIDENT
Parker M. Vintinner

TREASURER
** William W. Wilson

VICE PRESIDENT
Robert E. Sanborn

CLERK
Paul J. McAulay

DIRECTORS

Paul L. Drouin
Paul J. McAulay
Robert E. Sanborn
Parker M. Vintinner
William W. Wilson

DOVER

K.P. CREDIT UNION
121 BROADWAY
DOVER, NEW HAMPSHIRE 03820
TEL. 749-1922, EXT. 354

(Year of Incorporation - 1971)

OFFICERS

PRESIDENT
Roland A. Meehan, Jr.

TREASURER
** Rosamond S. Dunphy

VICE PRESIDENT
Paul A. Bolduc

SECRETARY
David M. LeGault

DIRECTORS

Paul A. Bolduc
Douglas Coitti
Rosamond S. Dunphy
David C. Gibson
Gale P. Hersey
Robert D. Leach
David M. LeGault
Roland A. Meehan, Jr.
Alan W. Tarring

EXETER

P E A CREDIT UNION
JEREMIAH SMITH HALL
EXETER, NEW HAMPSHIRE 03833
TEL. 772-4311, EXT. 242

(Year of Incorporation - 1969)

OFFICERS

PRESIDENT
Charles A. Hamblet

TREASURER
** James A. Del Buono

VICE PRESIDENTS
Lynda K. Beck
Judith A. Leavitt

SECRETARY
George Bragg, Jr.

DIRECTORS

George Bragg, Jr.
Lynda K. Beck
James A. Del Buono
Charles A. Hamblet
Judith A. Leavitt

** Manager

HANOVER

HANOVER CREDIT UNION
P.O. BOX 916 - BUCK ROAD
HANOVER, NEW HAMPSHIRE 03755
TEL. 643-4214

(Year of Incorporation - 1951)

OFFICERS

PRESIDENT
Patricia A. Grenier

TREASURER
** Rosemary M. Spydell

VICE PRESIDENT
Enrique H. Miyares, Jr.

SECRETARY
Terri Dudley

DIRECTORS

Norman F. Chapman, Jr.
Terri Dudley
Patricia A. Grenier
Mildred Lambert
Enrique H. Miyares, Jr.
William Moore
Helen A. Rocke
Rosemary M. Spydell
William Tansey

KEENE

M P B EMPLOYEES' CREDIT UNION
P.O. BOX 547
KEENE, NEW HAMPSHIRE 03431
TEL. 352-0310

(Year of Incorporation - 1953)

OFFICERS

PRESIDENT
Robert A. Candello

SECRETARY
Elsie N. Belloli

VICE PRESIDENT
Ralph E. Robbins

TREASURER
** Cora M. Fuller

DIRECTORS

Elsie N. Belloli
Robert A. Candello
Donald R. Duston
Cora M. Fuller
Ralph E. Robbins
Ronald H. Starkey
William F. Thomas

** Manager

KEENE

MONADNOCK CREDIT UNION

P.O. BOX 422 - 800 PARK AVENUE
KEENE, NEW HAMPSHIRE 03431
TEL. 357-5035

(Year of Incorporation - 1960)

OFFICERS

PRESIDENT	TREASURER
Stephen A. Downey	** Eileen A. Hagenow
VICE PRESIDENT	**CLERK**
Donald E. Murphy	John L. Barry, III

DIRECTORS

Elise A. Aldrich
Donald T. Anderson
John L. Barry, III
Stephen A. Downey
Eileen A. Hagenow
J. Rogers Howard
Susan E. Leach
Donald E. Murphy
Robert H. Ross

KEENE

S & C CREDIT UNION

P.O. BOX 6099 - AVON STREET
KEENE, NEW HAMPSHIRE 03431
TEL. 352-2120

(Year of Incorporation - 1952)

OFFICERS

PRESIDENT	TREASURER
Felix A. Cloutier	** Carl E. Russell
VICE PRESIDENT	**CLERK**
James F. Frint	George K. Bemis, Jr.

DIRECTORS

George K. Bemis, Jr.
Dorothy M. Briggs
Felix A. Cloutier
James F. Frint
Bette A. Haenisch
Carl E. Russell
Hammon E. Woodbury

** Manager

LACONIA

BELKNAP COUNTY FEDERAL EMPLOYEES CREDIT UNION
P.O. BUILDING - 33 CHURCH STREET
LACONIA, NEW HAMPSHIRE 03246
TEL. 524-6271

(Year of Incorporation - 1953)

OFFICERS

PRESIDENT
Ralph L. Bissonnette

TREASURER
** Howard E. Banfill

VICE PRESIDENT
James Johnson

SECRETARY
Alexander Morin

DIRECTORS

Howard E. Banfill
Ralph L. Bissonnette
James Johnson
Alexander Morin
Paul Roy

LEBANON

SBB EMPLOYEES' CREDIT UNION
HIGHWAY 4
LEBANON, NEW HAMPSHIRE 03766
TEL. 448-3000, EXT. 406

(Year of Incorporation - 1953)

OFFICERS

PRESIDENT
Robert R. Bachand

VICE PRESIDENT
Thomas G. Hunt

TREASURER
** Gladys M. Quinn

DIRECTORS

Robert R. Bachand
John P. Carr
Gail E. Darling
Thomas G. Hunt
Gladys M. Quinn
Leon J. Tremblay

** Manager

MANCHESTER

CATHEDRAL PARISH CREDIT UNION
554 UNION STREET
MANCHESTER, NEW HAMPSHIRE 03104
TEL. 668-2722

(Year of Incorporation - 1954)

OFFICERS

PRESIDENT
Elizabeth A. Merritt

TREASURER
** Chester C. Raymond

VICE PRESIDENT
Robert L. Stanton

SECRETARY
Wilfred G. Boucher

DIRECTORS

Wilfred G. Boucher
Elizabeth A. Merritt
Chester C. Raymond
Gerald J. Robitaille
Robert L. Stanton
Robert M. Walsh
Vincent A. Wenners

** Manager

MANCHESTER

GRANITE STATE CREDIT UNION
P.O. BOX 6420 - 34 FIR STREET
MANCHESTER, NEW HAMPSHIRE 03108
TEL. 668-2221

(Year of Incorporation - 1945)

OFFICERS

CHAIRMAN OF THE BOARD
Pierre O. Caron

VICE PRESIDENT
Bruce Wiggett

ASS'T. TREASURER
Denise L. Blanchette

TREASURER
** William W. Smith

SECRETARY
Nicholas J. Ashooh

DIRECTORS

Nicholas J. Ashooh
Pierre O. Caron
Stewart Cohen
George Krasner
Robert Northridge
William W. Smith
Bruce Wiggett

MANCHESTER

J.F. & ASSOCIATES CREDIT UNION
325 WILSON STREET
MANCHESTER, NEW HAMPSHIRE 03103
TEL. 622-4128

(Year of Incorporation - 1953)

OFFICERS

PRESIDENT
Anthony H. Darling

SECRETARY/TREASURER
Blanche D. Rheaume

VICE PRESIDENT
Ronald R. Szarek

**(Richard L. Lavoie)

DIRECTORS

Robert Christy
Leon M. Cornell
Anthony H. Darling
Kenneth E. Hudson
Gregory R. Lambert
Blanche D. Rheaume
Mark W. Richardson
Ronald R. Szarek
William R. Trombly

** Manager

MANCHESTER

MANCHESTER MUNICIPAL EMPLOYEES CREDIT UNION
P.O. BOX 896 - 44 BRIDGE STREET
MANCHESTER, NEW HAMPSHIRE 03101
TEL. 622-8781

(Year of Incorporation - 1949)

OFFICERS

PRESIDENT
Paul E. Brodeur

TREASURER
** Arthur D. Kehas

VICE PRESIDENT
James M. McGrevey

SECRETARY
Virginia Doherty

DIRECTORS

Paul E. Brodeur
Virginia Doherty
James J. Donahue
G. Darcy Hart
Arthur D. Kehas
John R. Lydon
James M. McGrevey
Gilbert J. Moniz
Paul Plante
Diane S. Prew
Maurice Robidoux

MANCHESTER

N.H. FOOD INDUSTRY CREDIT UNION
110 STARK STREET
MANCHESTER, NEW HAMPSHIRE 03101
TEL. 669-1544

(Year of Incorporation - 1974)

OFFICERS

PRESIDENT	SECRETARY/TREASURER
Ida Custeau	** Wendy D. Garr

DIRECTORS

Paul Binette
Ida Custeau
Stephen DePaula
John B. Dixon
Wendy D. Garr
Doris Kashulines
Arthur Labonville
Joseph McCune

** Manager

MANCHESTER

POSTAL EMPLOYEES' CREDIT UNION OF NEW HAMPSHIRE
P.O. BOX 4444 - 955 GOFFSFALLS ROAD
MANCHESTER, NEW HAMPSHIRE 03108
TEL. 625-9032

(Year of Incorporation - 1940)

OFFICERS

CHAIRMAN OF THE BOARD
Michael Lopez

TREASURER
Peter F. Hague

FIRST VICE CHAIRMAN
John K. McInnis

SECRETARY
Maureen R. Paradis

SECOND VICE CHAIRMAN
Larry V. Parsons

**(Alphonse A. Auclair)

DIRECTORS

Peter F. Hague
Michael Lopez
John K. McInnis
Maureen R. Paradis
Larry V. Parsons

MANCHESTER

TELEPHONE CREDIT UNION OF NH
262 CHESTNUT STREET
MANCHESTER, NEW HAMPSHIRE 03101
TEL. 669-8181

(Year of Incorporation - 1921)

OFFICERS

PRESIDENT
** Richard D. Mahoney

VICE PRESIDENT
Mary R. Burke

SECRETARY/TREASURER
Philip B. Mongan

DIRECTORS

Gerald J. Ahern
David C. Anderson
Doris W. Buecher
Mary R. Burke
Patricia A. D'Allesandro
Martin J. Fitzpatrick
Philip R. Hatfield
John N. Lanigan
Richard D. Mahoney
Thomas J. McCarthy
Philip B. Mongan
Timothy P. Mullen
Charles B. Murray
John M. O'Connor
Richard T. Sweeney

** Manager

MANCHESTER

UNION LEADER EMPLOYEES CREDIT UNION
35 AMHERST STREET
MANCHESTER, NEW HAMPSHIRE 03101
TEL. 668-4321, EXT. 510

(Year of Incorporation - 1953)

OFFICERS

PRESIDENT
John R. Hilchey

VICE PRESIDENT
Joseph W. Loiselle

ASS'T. TREASURER
Wendy L. Caswell

TREASURER
** John F. Smith

SECRETARY
Margaret L. Griffiths

DIRECTORS

Wendy L. Caswell
Margaret L. Griffiths
John R. Hilchey
Joseph W. Loiselle
John F. Smith

NASHUA

GATEWAY CREDIT UNION
14 SPRUCE STREET
NASHUA, NEW HAMPSHIRE 03060
TEL. 889-6964

(Year of Incorporation - 1961)

OFFICERS

PRESIDENT
Walter C. Abrams

TREASURER
** Roger L. Chantal

VICE PRESIDENT
Lawrence F. MacIntyre

SECRETARY
Marc L. Filipowicz

DIRECTORS

Walter C. Abrams
Roger L. Chantal
Marc L. Filipowicz
Paul H. MacDonald
Lawrence F. MacIntyre
Elwin E. McCoy
David N. Parker
Paul E. Pelletier
William P. Wolfe

NASHUA

NASHUA MUNICIPAL EMPLOYEES CREDIT UNION
19 ELM STREET
NASHUA, NEW HAMPSHIRE 03060
TEL. 882-6906

(Year of Incorporation - 1957)

OFFICERS

PRESIDENT
Normand L. Paquette

TREASURER
Leslie A. Lambert

VICE PRESIDENT
Irving J. Gallant

SECRETARY
Virginia M. Hallisey

**(James M. Flynn)

DIRECTORS

Allen W. Britton
Irving J. Gallant
Donald J. Gross
Virginia M. Hallisey
Florence E. Houde
Leslie A. Lambert
Philip J. McLaughlin
Normand L. Paquette
Lorraine Sander

** Manager

NASHUA

ST. JOSEPH HOSPITAL EMPLOYEES' CREDIT UNION
172 KINSLEY STREET
NASHUA, NEW HAMPSHIRE 03061
TEL. 889-6681, EXT. 2351

(Year of Incorporation - 1969)

OFFICERS

PRESIDENT
James V. Bowles

TREASURER
Natalie S. Undercofler

VICE PRESIDENT
Albert L. Dumond

SECRETARY
Kathleen F. Hansbury

**(Roger W. Cote)

DIRECTORS

James V. Bowles
Albert L. Dumond
Heidi K. George
Kathleen F. Hansbury
Janet M. Johnson
Stephen W. Schuster
Natalie S. Undercofler

NASHUA

SPRAGUE-NASHUA CREDIT UNION
89 FACTORY STREET
NASHUA, NEW HAMPSHIRE 03060
TEL. 883-5544

(Year of Incorporation - 1949)

OFFICERS

PRESIDENT
Edward J. Noel

TREASURER
** Camille E. Dionne

VICE PRESIDENT
Paul R. Moriarty

SECRETARY
Albert J. Gosselin

DIRECTORS

Camille E. Dionne
Mary Glance
Albert J. Gosselin
Paul R. Moriarty
Edward J. Noel
Agnes M. Richard
Betty J. Ulbin

** Manager

NEWINGTON

NEWCO CREDIT UNION
P.O. BOX 479 - C/O SIMPLEX WIRE & CABLE COMPANY
NEWINGTON, NEW HAMPSHIRE 03801
TEL. 436-6100, EXT. 284

(Year of Incorporation - 1953)

OFFICERS

PRESIDENT
Stephen N. Anctil

TREASURER
David W. Van Rossum

VICE PRESIDENT
Arthur W. Peverly

CLERK
** Regina R. Brake

DIRECTORS

Maurice S. Aiken
Stephen N. Anctil
Regina R. Brake
Arthur W. Peverly
Hubert L. Strickland
David W. Van Rossum
Shirley V. Winn

** Manager

ORFORD

EQUITY EMPLOYEES CREDIT UNION
MAIN STREET - C/O EQUITY PUBLISHING CORP.
ORFORD, NEW HAMPSHIRE 03777
TEL. 353-4351

(Year of Incorporation - 1966)

OFFICERS

PRESIDENT
Henry A. McKee

VICE PRESIDENT
Irene F. Gulley

ASS'T. TREASURER
Milton Bedell, Jr.

TREASURER
Shureen B. Tullar

SECRETARY
** Enrique H. Miyares, Jr

DIRECTORS

Milton Bedell, Jr.
Irene F. Gulley
Henry A. McKee
Enrique H. Miyares, Jr.
Shureen B. Tullar

PETERBOROUGH

AWANE CREDIT UNION
9 CONCORD STREET
PETERBOROUGH, NEW HAMPSHIRE 03458
TEL. 924-6502

(Year of Incorporation - 1975)

OFFICERS

PRESIDENT
Michael S. Soule

VICE PRESIDENT
Richard T. Healy

TREASURER
** Ronald L. Roucoulet

DIRECTORS

Yvonne K. Brissenden
Richard T. Healy
Wendy A. Peters
Ronald L. Roucoulet
Michael S. Soule

** Manager

ROCHESTER

HOLY ROSARY CREDIT UNION
19 WAKEFIELD STREET
ROCHESTER, NEW HAMPSHIRE 03867
TEL. 332-6840

(Year of Incorporation - 1962)

OFFICERS

CHAIRMAN OF THE BOARD
Richard J. Sylvain

VICE CHAIRMAN
Andre J. Therrien

SECRETARY
Lucien A. Gagne

TREASURER
Paul H. Bergeron

**(Raymond H. Coultas)

DIRECTORS

Paul E. Auger
Lin P. Bergeron
Paul H. Bergeron
Robert J. Bouchard
Lucien A. Gagne
Arthur W. Hoover
Roger T. Levesque
Richard J. Sylvain
Andre J. Therrien

SANDOWN

WRG CREDIT UNION
260 MAIN STREET
SANDOWN, NEW HAMPSHIRE 03873
TEL. 382-5272

(Year of Incorporation - 1954)

OFFICERS

PRESIDENT John A. Burnett, Jr.	TREASURER ** Lloyd A. Lessard
VICE PRESIDENT June R. Lisofsky	SECRETARY Mary P. Smith

DIRECTORS

John A. Burnett, Jr.
Wesley P. Hodgman
Lloyd A. Lessard
June R. Lisofsky
Mary P. Smith

SOMERSWORTH

SOMERSWORTH GENERAL ELECTRIC EMPLOYEES' CREDIT UNION
130 MAIN STREET
SOMERSWORTH, NEW HAMPSHIRE 03878
TEL. 692-5620

(Year of Incorporation - 1955)

OFFICERS

PRESIDENT Marilyn M. O'Brien	TREASURER Michael J. Warburton
VICE PRESIDENT Edward W. Elkinson	SECRETARY Eleanor L. Bourque

**(Karen A. Harmansky)

DIRECTORS

Dale M. Bickford
Eleanor L. Bourque
George W. Clement
Edward W. Elkinson
George R. Filiau
Francis Garofano
Marilyn M. O'Brien
Michael J. Warburton

** Manager

SUNCOOK

CENTRAL CREDIT UNION
12 D.W. HIGHWAY
SUNCOOK, NEW HAMPSHIRE 03275
TEL. 485-9052

(Year of Incorporation - 1955)

OFFICERS

CHAIRMAN OF THE BOARD
George P. Guertin

PRESIDENT/TREASURER
** Arthur T. Gaumont

VICE CHAIRMAN
William P. Raymond

CLERK
Madeline R. Hartford

DIRECTORS

Henry P. Auger
Arthur T. Gaumont
George P. Guertin
Madeline R. Hartford
Louis P. Plante
William P. Raymond
Floyd B. Severance

** Manager

ABSTRACTS OF THE ANNUAL REPORT

OF

CREDIT UNIONS

SHOWING

STATEMENTS OF CONDITION

AND

EARNINGS AND UNDIVIDED PROFITS

AND

GENERAL INFORMATION

	STATEMENT OF CONDITION (Rounded to nearest dollar)	BERLIN L'ANGE GARDIEN CREDIT UNION	BERLIN UNITED BROTHERHOOD CREDIT UNION	BRISTOL IPC EMPLOYEES CREDIT UNION	
	ASSETS				
1.	Cash & demand balances	$986,076	$278,669	$359,992	1.
2.	Savings account balances				2.
3.	I.C.U. funds & other overnight deposits	437,668	3,893,874		3.
4.	Time balances (maturing one year or less)	1,592,000	400,000	247,591	4.
5.	U.S. Government obligations		6,077,207		5.
6.	Federal agencies		7,175,225	20,405	6.
7.	Other securities and investments		5,000		7.
8.	Time balances (maturing in excess of one year)		1,073,650	132,396	8.
9.	Real estate loans	4,140,960	482,679		9.
10.	Other loans	3,633,685	10,045,956	1,343,764	10.
11.	Total loans	7,774,645	10,528,635	1,343,764	11.
12.	Land & buildings (net)	394,728	174,000		12.
13.	Other fixed assets (net)	22,394	72,000		13.
14.	Other assets	103,256	172,699		14.
15.	Total assets	$11,310,767	$29,850,959	$2,104,148	15.
	LIABILITIES & SURPLUS FUNDS				
16.	Shares/deposits	$10,088,439	$23,929,027	$1,884,938	16.
17.	Notes payable				17.
18.	Other liabilities	70,480			18.
19.	Total liabilities	10,158,919	23,929,027	1,884,938	19.
20.	Statutory reserve (RSA 394-B:49)	771,000	3,200,000	161,872	20.
21.	Undivided profits	380,848	1,822,359	39,376	21.
22.	Other reserves		899,573	17,962	22.
23.	Total surplus funds	1,151,848	5,921,932	219,210	23.
24.	Total liabilities & surplus funds	$11,310,767	$29,850,959	$2,104,148	24.
	GENERAL INFORMATION				
25.	Surety coverage	1,000,000	3,000,000	1,000,000	25.
26.	Number of members	3,331	5,493	2,104	26.

	STATEMENT OF CONDITION (Rounded to nearest dollar)	CONCORD CONCORD POSTAL CREDIT UNION	DOVER K. P. CREDIT UNION	EXETER P E A CREDIT UNION	
	ASSETS				
1.	Cash & demand balances	$50,822	$38,567	$121,076	1.
2.	Savings account balances	69,221	5,103		2.
3.	I.C.U. funds & other overnight deposits		146,345	706,357	3.
4.	Time balances (maturing one year or less)	72,432	698,000		4.
5.	U.S. Government obligations				5.
6.	Federal agencies			15,473	6.
7.	Other securities and investments			558,344	7.
8.	Time balances (maturing in excess of one year)	152.593	161,719	0	8.
9.	Real estate loans			528,476	9.
10.	Other loans	747,057	789,937	949,265	10.
11.	Total loans	747,057	789,937	1,477,741	11.
12.	Land & buildings (net)				12.
13.	Other fixed assets (net)		1,941	67	13.
14.	Other assets	6,461	10,559	550	14.
15.	Total assets	$1,098,586	$1,852,171	$2,881,508	15.
	LIABILITIES & SURPLUS FUNDS				
16.	Shares/deposits	$963,565	$1,820,677	$2,582,693	16.
17.	Notes payable				17.
18.	Other liabilities		252	43,869	18.
19.	Total liabilities	963.565	1,820,929	2,626,562	19.
20.	Statutory reserve (RSA 394-B:49)	1,431	26,895	170,665	20.
21.	Undivided profits	59,453	4,347	36,862	21.
22.	Other reserves	74,137		47,419	22.
23.	Total surplus funds	135,021	31,242	254,946	23.
24.	Total liabilities & surplus funds	$1,098.586	$1,852,171	$2,881,508	24.
	GENERAL INFORMATION				
25.	Surety coverage	1,000,000	1,000,000	1,000,000	25.
26.	Number of members	334	675	1,044	26.

	STATEMENT OF CONDITION (Rounded to nearest dollar)	HANOVER	KEENE	KEENE	
		HANOVER CREDIT UNION	M P B EMPLOYEES' CREDIT UNION	MONADNOCK CREDIT UNION	
	ASSETS				
1.	Cash & demand balances	$32,360	$117,138	$293,616	1.
2.	Savings account balances	176,585	1,080,301		2.
3.	I.C.U. funds & other overnight deposits	71	57,847	110	3.
4.	Time balances (maturing one year or less)		1,190,000		4.
5.	U.S. Government obligations		100,000		5.
6.	Federal agencies				6.
7.	Other securities and investments			916,909	7.
8.	Time balances (maturing in excess of one year)	100,000	99,000		8.
9.	Real estate loans	77,866	715,176		9.
10.	Other loans	1,763,709	2,358,508	4,198,405	10.
11.	Total loans	1,841,575	3,073,684	4,198,405	11.
12.	Land & buildings (net)				12.
13.	Other fixed assets (net)	11,936	44,454	51,784	13.
14.	Other assets	19,890	54,789	69,269	14.
15.	Total assets	$2,182,417	$5,817,213	$5,530,093	15.
	LIABILITIES & SURPLUS FUNDS				
16.	Shares/deposits	$2,044,711	$5,400,608	$5,332,356	16.
17.	Notes payable	12,465			17.
18.	Other liabilities	6,330	30,634	18,066	18.
19.	Total liabilities	2,063,506	5,431,242	5,350,422	19.
20.	Statutory reserve (RSA 394-B:49)	71,119	208,926	153,248	20.
21.	Undivided profits	9,227	24,978	14,511	21.
22.	Other reserves	38,565	152,067	11,912	22.
23.	Total surplus funds	118,911	385,971	179,671	23.
24.	Total liabilities & surplus funds	$2,182,417	$5,817,213	$5,530,093	24.
	GENERAL INFORMATION				
25.	Surety coverage	1,000,000	2,000,000	5,530,093	25.
26.	Number of members	2,390	2,381	5,024	26.

STATEMENT OF CONDITION (Rounded to nearest dollar)	KEENE S & C CREDIT UNION	LACONIA BELKNAP COUNTY FEDERAL EMPLOYEES CREDIT UNION	LEBANON SBB EMPLOYEES' CREDIT UNION	
ASSETS				
1. Cash & demand balances	$10,328	$22,457	$772,253	1.
2. Savings account balances	3,366			2.
3. I.C.U. funds & other overnight deposits			103	3.
4. Time balances (maturing one year or less)				4.
5. U.S. Government obligations				5.
6. Federal agencies				6.
7. Other securities and investments			250,000	7.
8. Time balances (maturing in excess of one year)				8.
9. Real estate loans			283,128	9.
10. Other loans	103,428	331,380	1,805,759	10.
11. Total loans	103,428	331,380	2,088,887	11.
12. Land & buildings (net)				12.
13. Other fixed assets (net)			1,597	13.
14. Other assets		2,587	21,725	14.
15. Total assets	$117,142	$356,424	$3,134,565	15.
LIABILITIES & SURPLUS FUNDS				
16. Shares/deposits	$99,074	$296,023	$2,938,727	16.
17. Notes payable				17.
18. Other liabilities	120		303	18.
19. Total liabilities	99,194	296,023	2,939,030	19.
20. Statutory reserve (RSA 394-B:49)	7,166	29,802	99,922	20.
21. Undivided profits	7,486	20,599	32,848	21.
22. Other reserves	3,296	10,000	62,765	22.
23. Total surplus funds	17,948	60,401	195,535	23.
24. Total liabilities & surplus funds	$117,142	$356,424	$3,134,565	24.
GENERAL INFORMATION				
25. Surety coverage	1,000,000	300,000	1,000,000	25.
26. Number of members	157	148	1,236	26.

	STATEMENT OF CONDITION (Rounded to nearest dollar)	MANCHESTER CATHEDRAL PARISH CREDIT UNION	MANCHESTER GRANITE STATE CREDIT UNION	MANCHESTER J.F. & ASSOCIATES CREDIT UNION	
	ASSETS				
1.	Cash & demand balances	$1,542,458	$491,048	$312,654	1.
2.	Savings account balances		75,470	584,005	2.
3.	I.C.U. funds & other overnight deposits		1,870,000	404,783	3.
4.	Time balances (maturing one year or less)	2,589,000	10,913,000	1,203,399	4.
5.	U.S. Government obligations		6,979,836		5.
6.	Federal agencies				6.
7.	Other securities and investments				7.
8.	Time balances (maturing in excess of one year)	3,315,049	500,000		8.
9.	Real estate loans	4,159,435	12,238,196		9.
10.	Other loans	2,300,739	5,892,801	2,928,930	10.
11.	Total loans	6,460,174	18,130,997	2,928,930	11.
12.	Land & buildings (net)			39,380	12.
13.	Other fixed assets (net)	30,699	176,596	8,259	13.
14.	Other assets	86,443	312,963	45,268	14.
15.	Total assets	$14,023,823	$39,449,910	$5,526.678	15.
	LIABILITIES & SURPLUS FUNDS				
16.	Shares/deposits	$13,572,786	$36,400,855	$5,303,480	16.
17.	Notes payable				17.
18.	Other liabilities	1,554	69,393	2,284	18.
19.	Total liabilities	13,574,340	36,470,248	5,305,764	19.
20.	Statutory reserve (RSA 394-B:49)		878,849	114,346	20.
21.	Undivided profits	251,483	2,100,813	106,568	21.
22.	Other reserves	198,000			22.
23.	Total surplus funds	449,483	2,979,662	220,914	23.
24.	Total liabilities & surplus funds	$14,023,823	$39,449,910	$5,526,678	24.
	GENERAL INFORMATION				
25.	Surety coverage	1,000,000	2,000,000	1,000,000	25.
26.	Number of members	2,438	7,396	3,717	26.

STATEMENT OF CONDITION (Rounded to nearest dollar)	MANCHESTER MANCHESTER MUNICIPAL EMPLOYEES C.U.	MANCHESTER N.H. FOOD INDUSTRY CREDIT UNION	MANCHESTER POSTAL EMPLOYEES CREDIT UNION OF N.H.	
ASSETS				
1. Cash & demand balances	$141,126	$29,062	$50	1.
2. Savings account balances	125,030		549,257	2.
3. I.C.U. funds & other overnight deposits	6,029,071			3.
4. Time balances (maturing one year or less)	5,650,000	455,087	3,050,000	4.
5. U.S. Government obligations	1,021,900		17,530	5.
6. Federal agencies			24,593	6.
7. Other securities and investments	227,142			7.
8. Time balances (maturing in excess of one year)				8.
9. Real estate loans	8,572,091	138,054	406,949	9.
10. Other loans	9,383,360	579,884	6,469,036	10.
11. Total loans	17,955,451	717,938	6,875,985	11.
12. Land & buildings (net)	394,597			12.
13. Other fixed assets (net)	116,662	8,517		13.
14. Other assets	110,169	12,238	67,350	14.
15. Total assets	$31,771,148	$1,222,842	$10,585,465	15.
LIABILITIES & SURPLUS FUNDS				
16. Shares/deposits	$29,336,103	$1,114,406	$9,909,187	16.
17. Notes payable				17.
18. Other liabilities	487,089	3,263	7,994	18.
19. Total liabilities	29,823,192	1,117,669	9,917,181	19.
20. Statutory reserve (RSA 394-B:49)	812,134	43,058	415,128	20.
21. Undivided profits	1,135,822	62,115	128,779	21.
22. Other reserves			124,377	22.
23. Total surplus funds	1,947,956	105,173	668,284	23.
24. Total liabilities & surplus funds	$31,771,148	$1,222,842	$10,585,465	24.
GENERAL INFORMATION				
25. Surety coverage	3,000,000	1,000,000	1,000,000	25.
26. Number of members	6,032	2,368	3,131	26.

STATEMENT OF CONDITION (Rounded to nearest dollar)	MANCHESTER	MANCHESTER	NASHUA	
	TELEPHONE CREDIT UNION OF NH	UNION LEADER EMPLOYEES CREDIT UNION	GATEWAY CREDIT UNION	
ASSETS				
1. Cash & demand balances	$2,943,564	$233,765	$253,828	1.
2. Savings account balances	2,542,527	638,975		2.
3. I.C.U. funds & other overnight deposits			3,087,172	3.
4. Time balances (maturing one year or less)	8,897,000			4.
5. U.S. Government obligations	15,196,319			5.
6. Federal agencies	490,371			6.
7. Other securities and investments	34,829	1		7.
8. Time balances (maturing in excess of one year)				8.
9. Real estate loans	23,508,447		1,239,665	9.
10. Other loans	14,356,858	1,117,321	4,953,233	10.
11. Total loans	37,865,305	1,117,321	6,192,898	11.
12. Land & buildings (net)	201,272		223,901	12.
13. Other fixed assets (net)	249,788	9,620	18,094	13.
14. Other assets	3,553	10,283	72,091	14.
15. Total assets	$68,424,528	$2,009,965	$9,847,984	15.
LIABILITIES & SURPLUS FUNDS				
16. Shares/deposits	$64,004,756	$1,728,902	$9,380,221	16.
17. Notes payable				17.
18. Other liabilities	6,317	429	2,828	18.
19. Total liabilities	64,011,073	1,729,331	9,383,049	19.
20. Statutory reserve (RSA 394-B:49)	2,153,481	194,418	252,208	20.
21. Undivided profits	2,259,974	52,408	212,727	21.
22. Other reserves		33,808		22.
23. Total surplus funds	4,413,455	280,634	464,935	23.
24. Total liabilities & surplus funds	$68,424,528	$2,009,965	$9,847,984	24.
GENERAL INFORMATION				
25. Surety coverage	3,000,000	1,000,000	1,000,000	25.
26. Number of members	6,509	545	6,247	26.

STATEMENT OF CONDITION (Rounded to nearest dollar)	NASHUA NASHUA MUNICIPAL EMPLOYEES CREDIT UNION	NASHUA ST. JOSEPH HOSPITAL EMPL. CREDIT UNION	NASHUA SPRAGUE-NASHUA CREDIT UNION	
ASSETS				
1. Cash & demand balances	$328,096	$21,996	$2,300	1.
2. Savings account balances	537,398	38,906	52,362	2.
3. I.C.U. funds & other overnight deposits	614,755		319,324	3.
4. Time balances (maturing one year or less)	1,865,187		406,696	4.
5. U.S. Government obligations			1,4[illegible],037	5.
6. Federal agencies				6.
7. Other securities and investments		6,456		7.
8. Time balances (maturing in excess of one year)				8.
9. Real estate loans				9.
10. Other loans	3,314,007	778,586	826,725	10.
11. Total loans	3,314,007	778,586	826,725	11.
12. Land & buildings (net)	161,763			12.
13. Other fixed assets (net)	33,686	4,382		13.
14. Other assets	63,858	1,313	16,947	14.
15. Total assets	$6,918,745	$851,639	$3,110,091	15.
LIABILITIES & SURPLUS FUNDS				
16. Shares/deposits	$6,141,584	$712,345	$2,921,960	16.
17. Notes payable				17.
18. Other liabilities	7,879	9,444	1,788	18.
19. Total liabilities	6,149,463	721,789	2,923,748	19.
20. Statutory reserve (RSA 394-B:49)	234,282	46,715	124,451	20.
21. Undivided profits	365,000	83,135	61,892	21.
22. Other reserves	170,000			22.
23. Total surplus funds	769,282	129,850	186,343	23.
24. Total liabilities & surplus funds	$6,918,745	$851,639	$3,110,091	24.
GENERAL INFORMATION				
25. Surety coverage	1,000,000	1,000,000	1,000,000	25.
26. Number of members	4,191	770	760	26.

STATEMENT OF CONDITION (Rounded to nearest dollar)	NEWINGTON	ORFORD	PETERBOROUGH	
	NEWCO CREDIT UNION	EQUITY EMPLOYEES CREDIT UNION	AWANE CREDIT UNION	
ASSETS				
1. Cash & demand balances	$19,680	$15,135	$326,045	1.
2. Savings account balances	3,491	3,529		2.
3. I.C.U. funds & other overnight deposits	8,069	4,741	3,954,911	3.
4. Time balances (maturing one year or less)			600,000	4.
5. U.S. Government obligations				5.
6. Federal agencies				6.
7. Other securities and investments				7.
8. Time balances (maturing in excess of one year)				8.
9. Real estate loans			2,941,443	9.
10. Other loans	522,227	15,555	2,409,068	10.
11. Total loans	522,227	15,555	5,350,511	11.
12. Land & buildings (net)				12.
13. Other fixed assets (net)	3,982		27,629	13.
14. Other assets	5,254		199,376	14.
15. Total assets	$562,703	$38,960	$10,458,472	15.
LIABILITIES & SURPLUS FUNDS				
16. Shares/deposits	$415,539	$26,472	$9,603,289	16.
17. Notes payable				17.
18. Other liabilities	936		3,748	18.
19. Total liabilities	416,475	26,472	9,607,037	19.
20. Statutory reserve (RSA 394-B:49)	86,812	4,209	350,892	20.
21. Undivided profits	59,416	8,279	500,543	21.
22. Other reserves				22.
23. Total surplus funds	146,228	12,488	851,435	23.
24. Total liabilities & surplus funds	$562,703	$38,960	$10,458,472	24.
GENERAL INFORMATION				
25. Surety coverage	562,703	1,000,000	1,000,000	25.
26. Number of members	525	52	1,805	26.

STATEMENT OF CONDITION (Rounded to nearest dollar)	ROCHESTER HOLY ROSARY CREDIT UNION	SANDOWN WRG CREDIT UNION	SOMERSWORTH SOMERSWORTH GENERAL ELECTRIC EMPLOYEES' C.U.	
ASSETS				
1. Cash & demand balances	$684,785	$1,808		1.
2. Savings account balances		24,136	955,626	2.
3. I.C.U. funds & other overnight deposits	744,006			3.
4. Time balances (maturing one year or less)	2,479,000			4.
5. U.S. Government obligations			243,694	5.
6. Federal agencies				6.
7. Other securities and investments			379,849	7.
8. Time balances (maturing in excess of one year)				8.
9. Real estate loans	11,303,981			9.
10. Other loans	2,781,648	24,436	2,866,069	10.
11. Total loans	14,085,629	24,436	2,866,069	11.
12. Land & buildings (net)	167,930			12.
13. Other fixed assets (net)	41,493		58,820	13.
14. Other assets	154,619		40,242	14.
15. Total assets	$18,357,462	$50,380	$4,544,300	15.
LIABILITIES & SURPLUS FUNDS				
16. Shares/deposits	$17,895,715	$44,049	$4,006,567	16.
17. Notes payable				17.
18. Other liabilities	5,716		56,151	18.
19. Total liabilities	17,901,431	44,049	4,062,718	19.
20. Statutory reserve (RSA 394-B:49)	268,612	3,448	344,086	20.
21. Undivided profits	183,368	2,883	107,691	21.
22. Other reserves	4,051		29,805	22.
23. Total surplus funds	456,031	6,331	481,582	23.
24. Total liabilities & surplus funds	$18,357,462	$50,380	$4,544,300	24.
GENERAL INFORMATION				
25. Surety coverage	3,000,000	1,000,000	3,000,000	25.
26. Number of members	3,712	80	1,950	26.

	STATEMENT OF CONDITION (Rounded to nearest dollar)	SUNCOOK CENTRAL CREDIT UNION			
	ASSETS				
1.	Cash & demand balances	$196,696			1.
2.	Savings account balances				2.
3.	I.C.U. funds & other overnight deposits	263,137			3.
4.	Time balances (maturing one year or less)	181,029			4.
5.	U.S. Government obligations				5.
6.	Federal agencies				6.
7.	Other securities and investments				7.
8.	Time balances (maturing in excess of one year)	85,000			8.
9.	Real estate loans	2,775,608			9.
10.	Other loans	1,245,207			10.
11.	Total loans	4,020,815			11.
12.	Land & buildings (net)				12.
13.	Other fixed assets (net)	23,941			13.
14.	Other assets	37,251			14.
15.	Total assets	$4,807,869			15.
	LIABILITIES & SURPLUS FUNDS				
16.	Shares/deposits	$4,585,543			16.
17.	Notes payable				17.
18.	Other liabilities	390			18.
19.	Total liabilities	4,585,933			19.
20.	Statutory reserve (RSA 394-B:49)	141,640			20.
21.	Undivided profits	80,296			21.
22.	Other reserves				22.
23.	Total surplus funds	221,936			23.
24.	Total liabilities & surplus funds	$4,807,869			24.
	GENERAL INFORMATION				
25.	Surety coverage	1,000,000			25.
26.	Number of members	1,032			26.

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (Rounded to nearest dollar)	BERLIN L'ANGE GARDIEN CREDIT UNION	BERLIN UNITED BROTHERHOOD CREDIT UNION	BRISTOL IPC EMPLOYEES CREDIT UNION	
1. Operating Earnings:				1.
(a) Interest and fees on loans	$878,246	$971,269	$176,233	(a)
(b) Interest from investments	207,459	1,685,832	46,464	(b)
(c) Other operating earnings	8,748	19,025		(c)
(d) Total operating earnings	1,094,453	2,676,126	222,697	(d)
2. Operating expenses:				2.
(a) Salaries, wages, fees and benefits	132,573	140,809	22,722	(a)
(b) Net occupancy expense	36,244	23,931		(b)
(c) Loan servicing expense	150	3,961	4,460	(c)
(d) Professional and outside services	32,244		1,086	(d)
(e) Provision or net actual loan losses			6,080	(e)
(f) Interest on borrowings				(f)
(g) Other operating expenses	87,122	164,287	18,097	(g)
(h) Total operating expenses	288,333	332,988	52,445	(h)
3. Net operating earnings before div./int. on shares/deposits	806,120	2,343,138	170,252	3.
4. Interest/dividends paid on shares/deposits	682,002	1,526,719	132,131	4.
5. Net income after interest on deposits	124,118	816,419	38,121	5.
6. Non-operating gains/(losses):				6.
(a) Net gains/(losses) on investments				(a)
(b) Other net non-operating gains/(losses)	(11,741)	16,874		(b)
(c) Total non-operating gains/(losses)	(11,741)	16,874	0	(c)
7. Entrance fees	0	0		7.
8. Other additions/(deductions)	0	0		8.
9. Net change for the period	$112,377	$833,293	$38,121	9.
10. Surplus funds at beginning of period	1,039,471	5,088,639	181,089	10.
11. Surplus funds at end of period	$1,151,848	$5,921,932	$219,210	11.

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (Rounded to nearest dollar)	CONCORD	DOVER	EXETER	
	CONCORD POSTAL CREDIT UNION	K. P. CREDIT UNION	P E A CREDIT UNION	
1. Operating Earnings:				1.
(a) Interest and fees on loans	$77,725	$97,339	$143,511	(a)
(b) Interest from investments	15,190	54,580	63,967	(b)
(c) Other operating earnings	123	9,028	502	(c)
(d) Total operating earnings	93,038	160,947	207,980	(d)
2. Operating expenses:				2.
(a) Salaries, wages, fees and benefits	4,613	31,851	15,703	(a)
(b) Net occupancy expense			3,500	(b)
(c) Loan servicing expense		2,907	2,144	(c)
(d) Professional and outside services		9,503		(d)
(e) Provision or net actual loan losses	5,257	17,763	5,352	(e)
(f) Interest on borrowings				(f)
(g) Other operating expenses	9,024	16,868	20,889	(g)
(h) Total operating expenses	18,894	78,892	47,588	(h)
3. Net operating earnings before div./int. on shares/deposits	74,144	82,055	160,392	3.
4. Interest/dividends paid on shares/deposits	64,469	89,329	143,082	4.
5. Net income after interest on deposits	9,675	(7,274)	17,310	5.
6. Non-operating gains/(losses):				6.
(a) Net gains/(losses) on investments			14,956	(a)
(b) Other net non-operating gains/(losses)		(1,896)		(b)
(c) Total non-operating gains/(losses)	0	(1,896)	14,956	(c)
7. Entrance fees	95	0	99	7.
8. Other additions/(deductions)	4	0		8.
9. Net change for the period	$9,774	($9,170)	$32,365	9.
10. Surplus funds at beginning of period	125,247	40,412	222,581	10.
11. Surplus funds at end of period	$135,021	$31,242	$254,946	11.

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (Rounded to nearest dollar)	HANOVER HANOVER CREDIT UNION	KEENE M F B EMPLOYEES' CREDIT UNION	KEENE MONADNOCK CREDIT UNION	
1. Operating Earnings:				1.
(a) Interest and fees on loans	$206,287	$465,390	$496,824	(a)
(b) Interest from investments	23,161	92,605	114,127	(b)
(c) Other operating earnings	4,373	10,760	27,369	(c)
(d) Total operating earnings	233,821	568,755	638,320	(d)
2. Operating expenses:				2.
(a) Salaries, wages, fees and benefits	56,000	121,639	138,651	(a)
(b) Net occupancy expense	10,874		10,385	(b)
(c) Loan servicing expense	2,492	5,234	9,699	(c)
(d) Professional and outside services	16,980	18,182	45,203	(d)
(e) Provision or net actual loan losses	6,302	652	8,884	(e)
(f) Interest on borrowings			1,731	(f)
(g) Other operating expenses	35,000	73,970	85,592	(g)
(h) Total operating expenses	127,648	219,677	300,145	(h)
3. Net operating earnings before div./int. on shares/deposits	106,173	349,078	338,175	3.
4. Interest/dividends paid on shares/deposits	107,281	330,279	287,799	4.
5. Net income after interest on deposits	(1,108)	18,799	50,376	5.
6. Non-operating gains/(losses):				6.
(a) Net gains/(losses) on investments		210		(a)
(b) Other net non-operating gains/(losses)			2,423	(b)
(c) Total non-operating gains/(losses)	0	210	2,423	(c)
7. Entrance fees			0	7.
8. Other additions/(deductions)			0	8.
9. Net change for the period	($1,108)	$19,009	$52,799	9.
10. Surplus funds at beginning of period	120,019	366,962	126,872	10.
11. Surplus funds at end of period	$118,911	$385,971	$179,671	11.

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (Rounded to nearest dollar)	KEENE S & C CREDIT UNION	LACONIA BELKNAP COUNTY FEDERAL EMPLOYEES CREDIT UNION	LEBANON SBB EMPLOYEES' CREDIT UNION	
1. Operating Earnings:				1.
(a) Interest and fees on loans	$11,351	$36,906	$236,534	(a)
(b) Interest from investments		511	56,637	(b)
(c) Other operating earnings	546	386	9,741	(c)
(d) Total operating earnings	11,897	37,803	302,912	(d)
2. Operating expenses:				2.
(a) Salaries, wages, fees and benefits	1,825	4,153	38,145	(a)
(b) Net occupancy expense				(b)
(c) Loan servicing expense	(28)		3,376	(c)
(d) Professional and outside services			7,510	(d)
(e) Provision or net actual loan losses	7		7,169	(e)
(f) Interest on borrowings				(f)
(g) Other operating expenses	2,895	5,711	22,630	(g)
(h) Total operating expenses	4,699	9,864	78,830	(h)
3. Net operating earnings before div./int. on shares/deposits	7,198	27,939	224,082	3.
4. Interest/dividends paid on shares/deposits	4,869	24,382	194,793	4.
5. Net income after interest on deposits	2,329	3,557	29,289	5.
6. Non-operating gains/(losses):				6.
(a) Net gains/(losses) on investments				(a)
(b) Other net non-operating gains/(losses)				(b)
(c) Total non-operating gains/(losses)	0	0	0	(c)
7. Entrance fees	4	17		7.
8. Other additions/(deductions)	0	0		8.
9. Net change for the period	$2,333	$3,574	$29,289	9.
10. Surplus funds at beginning of period	15,615	56,827	166,246	10.
11. Surplus funds at end of period	$17,948	$60,401	$195,535	11.

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (Rounded to nearest dollar)	MANCHESTER CATHEDRAL PARISH CREDIT UNION	MANCHESTER GRANITE STATE CREDIT UNION	MANCHESTER J.F. & ASSOCIATES CREDIT UNION	
1. Operating Earnings:				1.
(a) Interest and fees on loans	$507,072	$1,533,403	$394,121	(a)
(b) Interest from investments	574,990	1,974,754	71,300	(b)
(c) Other operating earnings	17,302	240,471	4,032	(c)
(d) Total operating earnings	1,099,364	3,748,628	469,453	(d)
2. Operating expenses:				2.
(a) Salaries, wages, fees and benefits	64,448	411,041	95,859	(a)
(b) Net occupancy expense	4,862	52,157	10,720	(b)
(c) Loan servicing expense	29,496	6,046	10,301	(c)
(d) Professional and outside services	1,619	37,919	47,817	(d)
(e) Provision or net actual loan losses		4,645	12,454	(e)
(f) Interest on borrowings		1,727		(f)
(g) Other operating expenses	94,007	171,163	45,026	(g)
(h) Total operating expenses	194,432	684,698	222,177	(h)
3. Net operating earnings before div./int. on shares/deposits	904,932	3,063,930	247,276	3.
4. Interest/dividends paid on shares/deposits	807,106	2,538,295	283,585	4.
5. Net income after interest on deposits	97,826	525,635	(36,309)	5.
6. Non-operating gains/(losses):				6.
(a) Net gains/(losses) on investments		360,350		(a)
(b) Other net non-operating gains/(losses)				(b)
(c) Total non-operating gains/(losses)	0	360,350	0	(c)
7. Entrance fees				7.
8. Other additions/(deductions)	13			8.
9. Net change for the period	$97,839	$885,985	($36,309)	9.
10. Surplus funds at beginning of period	351,644	2,093,677	257,223	10.
11. Surplus funds at end of period	$449,483	$2,979,662	$220,914	11.

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (Rounded to nearest dollar)	MANCHESTER	MANCHESTER	MANCHESTER	
	MANCHESTER MUNICIPAL EMPLOYEES C.U.	N.H. FOOD INDUSTRY CREDIT UNION	POSTAL EMPLOYEES CREDIT UNION OF N.H.	
1. Operating Earnings:				1.
(a) Interest and fees on loans	$2,140,322	$89,920	$695,325	(a)
(b) Interest from investments	772,933	40,043	160,477	(b)
(c) Other operating earnings	61,712	3,953	6,548	(c)
(d) Total operating earnings	2,974,967	133,916	862,350	(d)
2. Operating expenses:				2.
(a) Salaries, wages, fees and benefits	312,194	41,292	73,825	(a)
(b) Net occupancy expense	26,000	7,645	407	(b)
(c) Loan servicing expense	4,129	2,172	5,522	(c)
(d) Professional and outside services	6,090	13,301	1,130	(d)
(e) Provision or net actual loan losses	60,000	963	2,582	(e)
(f) Interest on borrowings				(f)
(g) Other operating expenses	307,160	18,358	91,484	(g)
(h) Total operating expenses	715,573	83,731	174,950	(h)
3. Net operating earnings before div./int. on shares/deposits	2,259,394	50,185	687,400	3.
4. Interest/dividends paid on shares/deposits	1,899,368	57,722	598,738	4.
5. Net income after interest on deposits	360,026	(7,537)	88,662	5.
6. Non-operating gains/(losses):				6.
(a) Net gains/(losses) on investments	2,703	20		(a)
(b) Other net non-operating gains/(losses)				(b)
(c) Total non-operating gains/(losses)	2,703	20	0	(c)
7. Entrance fees	0	385	79	7.
8. Other additions/(deductions)	0		31,806	8.
9. Net change for the period	$362,729	($7,132)	$120,549	9.
10. Surplus funds at beginning of period	1,585,227	112,305	547,735	10.
11. Surplus funds at end of period	$1,947,956	$105,173	$668,284	11.

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (Rounded to nearest dollar)	MANCHESTER TELEPHONE CREDIT UNION OF NH	MANCHESTER UNION LEADER EMPLOYEES CREDIT UNION	NASHUA GATEWAY CREDIT UNION	
1. Operating Earnings:				1.
(a) Interest and fees on loans	$3,406,670	$130,540	$774,253	(a)
(b) Interest from investments	2,808,745	44,735	134,589	(b)
(c) Other operating earnings	354,793		19,818	(c)
(d) Total operating earnings	6,570,208	175,275	928,660	(d)
2. Operating expenses:				2.
(a) Salaries, wages, fees and benefits	317,404	22,832	117,686	(a)
(b) Net occupancy expense	42,949		9,178	(b)
(c) Loan servicing expense	16,122		15,357	(c)
(d) Professional and outside services	40,689		33,559	(d)
(e) Provision or net actual loan losses	25,738		16,718	(e)
(f) Interest on borrowings				(f)
(g) Other operating expenses	170,732	47,848	86,436	(g)
(h) Total operating expenses	613,634	70,680	279,034	(h)
3. Net operating earnings before div./int. on shares/deposits	5,956,574	104,595	649,646	3.
4. Interest/dividends paid on shares/deposits	4,711,390	99,767	553,475	4.
5. Net income after interest on deposits	1,245,184	4,828	96,171	5.
6. Non-operating gains/(losses):				6.
(a) Net gains/(losses) on investments	41,943			(a)
(b) Other net non-operating gains/(losses)				(b)
(c) Total non-operating gains/(losses)	41,943	0	0	(c)
7. Entrance fees			1,110	7.
8. Other additions/(deductions)				8.
9. Net change for the period	$1,287,127	$4,828	$97,281	9.
10. Surplus funds at beginning of period	3,126,328	275,806	367,654	10.
11. Surplus funds at end of period	$4,413,455	$280,634	$464,935	11.

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (Rounded to nearest dollar)	NASHUA NASHUA MUNICIPAL EMPLOYEES CREDIT UNION	NASHUA ST. JOSEPH HOSPITAL EMPL. CREDIT UNION	NASHUA SPRAGUE-NASHUA CREDIT UNION	
1. Operating Earnings:				1.
(a) Interest and fees on loans	$457,498	$81,052	$106,350	(a)
(b) Interest from investments	136,796	13,799	178,315	(b)
(c) Other operating earnings	15,395	725	2,040	(c)
(d) Total operating earnings	609,689	95,576	286,705	(d)
2. Operating expenses:				2.
(a) Salaries, wages, fees and benefits	107,131	19,954	18,437	(a)
(b) Net occupancy expense	10,913	1,326		(b)
(c) Loan servicing expense	5,422	604	927	(c)
(d) Professional and outside services	29,199	1,418	4,908	(d)
(e) Provision or net actual loan losses	7,369	1,096		(e)
(f) Interest on borrowings				(f)
(g) Other operating expenses	61,287	14,415	22,066	(g)
(h) Total operating expenses	221,321	38,813	46,338	(h)
3. Net operating earnings before div./int. on shares/deposits	388,368	56,763	240,367	3.
4. Interest/dividends paid on shares/deposits	331,137	41,908	196,046	4.
5. Net income after interest on deposits	57,231	14,855	44,321	5.
6. Non-operating gains/(losses):				6.
(a) Net gain/(losses) on investments			(11,961)	(a)
(b) Other net non-operating gains/(losses)			1,280	(b)
(c) Total non-operating gains/(losses)	0	0	(10,681)	(c)
7. Entrance fees	275	11	48	7.
8. Other additions/(deductions)			(928)	8.
9. Net change for the period	$57,506	$14,866	$32,760	9.
10. Surplus funds at beginning of period	711,776	114,964	153,583	10.
11. Surplus funds at end of period	$769,282	$129,850	$186,343	11.

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (Rounded to nearest dollar)	NEWINGTON NEWCO CREDIT UNION	ORFORD EQUITY EMPLOYEES CREDIT UNION	PETERBOROUGH AWANE CREDIT UNION	
1. Operating Earnings:				1.
(a) Interest and fees on loans	$73,492	$2,101	$583,926	(a)
(b) Interest from investments	4,199	1,293	[illegible]	(b)
(c) Other operating earnings	303		[illegible]	(c)
(d) Total operating earnings	77,994	3,394	912,887	(d)
2. Operating expenses:				2.
(a) Salaries, wages, fees and benefits	21,000		127,772	(a)
(b) Net occupancy expense			23,375	(b)
(c) Loan servicing expense				(c)
(d) Professional and outside services	2,627		4,514	(d)
(e) Provision or net actual loan losses	(10)			(e)
(f) Interest on borrowings				(f)
(g) Other operating expenses	16,234	1,591	56,526	(g)
(h) Total operating expenses	39,851	1,591	212,187	(h)
3. Net operating earnings before div./int. on shares/deposits	38,143	1,803	700,700	3.
4. Interest/dividends paid on shares/deposits	29,008	1,531	606,969	4.
5. Net income after interest on deposits	9,135	272	[illegible]	5.
6. Non-operating gains/(losses):				6.
(a) Net gains/(losses) on investments				(a)
(b) Other net non-operating gains/(losses)			[illegible]	(b)
(c) Total non-operating gains/(losses)	0	0	[illegible]	(c)
7. Entrance fees	0	1	0	7.
8. Other additions/(deductions)	0		0	8.
9. Net change for the period	$9,135	$273	[illegible]	9.
10. Surplus funds at beginning of period	137,093	12,215	759,866	10.
11. Surplus funds at end of period	$146,228	$12,488	[illegible]	11.

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES (Rounded to nearest dollar)	ROCHESTER HOLY ROSARY CREDIT UNION	SANDOWN WRG CREDIT UNION	SOMERSWORTH SOMERSWORTH GENERAL ELECTRIC EMPLOYEES' C.U.	
1. Operating Earnings:				1.
(a) Interest and fees on loans	$1,015,519	$3,614	$352,882	(a)
(b) Interest from investments	308,432	676	54,964	(b)
(c) Other operating earnings	26,412	96	4,763	(c)
(d) Total operating earnings	1,350,363	4,386	412,609	(d)
2. Operating expenses:				2.
(a) Salaries, wages, fees and benefits	182,490		87,424	(a)
(b) Net occupancy expense	17,715			(b)
(c) Loan servicing expense	6,595			(c)
(d) Professional and outside services	31,891		4,303	(d)
(e) Provision or net actual loan losses	29,140			(e)
(f) Interest on borrowings				(f)
(g) Other operating expenses	126,926	1,012	54,578	(g)
(h) Total operating expenses	394,757	1,012	146,305	(h)
3. Net operating earnings before div./int. on shares/deposits	955,606	3,374	266,304	3.
4. Interest/dividends paid on shares/deposits	903,701	3,028	235,684	4.
5. Net income after interest on deposits	51,905	346	30,620	5.
6. Non-operating gains/(losses):				6.
(a) Net gains/(losses) on investments			12,556	(a)
(b) Other net non-operating gains/(losses)				(b)
(c) Total non-operating gains/(losses)	0	0	12,556	(c)
7. Entrance fees				7.
8. Other additions/(deductions)	(12,949)			8.
9. Net change for the period	$38,956	$346	$43,176	9.
10. Surplus funds at beginning of period	417,075	5,985	438,406	10.
11. Surplus funds at end of period	$456,031	$6,331	$481,582	11.

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES

(Rounded to nearest dollar)

	SUNCOOK CENTRAL CREDIT UNION			
1. Operating Earnings:				1.
(a) Interest and fees on loans	$367,291			(a)
(b) Interest from investments	31,807			(b)
(c) Other operating earnings	12,364			(c)
(d) Total operating earnings	411,462			(d)
2. Operating expenses:				2.
(a) Salaries, wages, fees and benefits	77,032			(a)
(b) Net occupancy expense	12,754			(b)
(c) Loan servicing expense	1,543			(c)
(d) Professional and outside services	15,987			(d)
(e) Provision or net actual loan losses	10,675			(e)
(f) Interest on borrowings				(f)
(g) Other operating expenses	31,791			(g)
(h) Total operating expenses	149,782			(h)
3. Net operating earnings before div./int. on shares/deposits	261,680			3.
4. Interest/dividends paid on shares/deposits	254,733			4.
5. Net income after interest on deposits	6,947			5.
6. Non-operating gains/(losses):				6.
(a) Net gains/(losses) on investments				(a)
(b) Other net non-operating gains/(losses)				(b)
(c) Total non-operating gains/(losses)	0			(c)
7. Entrance fees				7.
8. Other additions/(deductions)				8.
9. Net change for the period	$6,947			9.
10. Surplus funds at beginning of period	214,989			10.
11. Surplus funds at end of period	$221,936			11.

MANCHESTER

ST. MARY'S BANK
200 MCGREGOR STREET
MANCHESTER, NEW HAMPSHIRE 03102
TEL. 669-4600

(Year of Incorporation - 1909)

BRANCHES

234 Elm Street, Manchester, NH 03101

OFFICERS

TREASURER
** Leonard C. Lacouture

SR. LOAN OFFICER
Raymond A. Lessard

INSTALLMENT LOAN MANAGER
Robert D. Blais

INSTALLMENT LOAN OFFICERS
Lea A. Brennan
Wayne R. Jeffrey
Alex Skalkeas
Walter S. Wheeler

LOAN SERVICING MANAGER
James L. Bragg

MORTGAGE DEPT. MANAGER
Michael A. Loufus

MORTGAGE SERVICING OFF.
Margie Mondor

MORTGAGE LOAN OFFICERS
Gary A. Beaulieu
Karen S. Griesey
Stuart L. Vant

LOAN OFFICER
Leo J. Roy

CHIEF FINANCIAL OFFICER
Robert W. Gill

FINANCIAL COUNSELOR
Richard R. Kump

FINANCE OFFICER
Douglas J. Petersen

OPERATIONS COORDINATOR
Jennifer S. Allen

OPERATIONS OFFICER
Thomas J. Drociak

ASS'T. OPERATIONS OFF.
Richard H. Rogers

PERSONAL BANKING DIR.
Marilyn J. Clark

BRANCH MANAGER
Patricia J. Cote

MIS OFFICER
Robert M. Daley

INTERNAL AUDITOR
Gary G. Francoeur

HEAD TELLER (MAIN OFF.)
Jeannine M. Gravel

COMPTROLLER
Simonne R. Roy

EXEC. SECRETARY
Barbara A. Tousignant

DATA PROCESSING MGR.
Raoul W. Roy

DIRECTORS

* Joseph Acorace
Gerald Aubin
Raymond A. Cloutier
Robert A. Duval
Ovide A. Lamontagne
Claude Pelletier
* Gerald O. Rheault
Gerald Robert
* Henry Roy
Leonard R. Foisy

(Continued)

---

* Investment Committee Members
** Chief Executive Officer

MANCHESTER

ST. MARY'S BANK
200 MCGREGOR STREET
MANCHESTER, NEW HAMPSHIRE 03102

STATEMENT OF CONDITION

(Rounded to nearest dollar)

ASSETS

1.	Cash & demand balances	$4,623,979	1.
2.	Savings account balances		2.
3.	I.C.U. funds & other overnight deposits	375,000	3.
4.	Time balances (maturing one year or less)		4.
5.	U.S. Government obligations	3,135,824	5.
6.	Federal agencies	3,872,725	6.
7.	Other securities and investments	24,345,769	7.
8.	Time balances (maturing in excess of one year)		8.
9.	Real estate loans	130,478,326	9.
10.	Other loans	26,386,473	10.
11.	Total loans	156,864,799	11.
12.	Land & buildings (net)	1,195,002	12.
13.	Other fixed assets (net)	851,472	13.
14.	Other assets	2,296,007	14.
15.	Total assets	$201,027,597	15.

LIABILITIES & SURPLUS FUNDS

16.	Shares/deposits	$192,462,499	16.
17.	Notes payable		17.
18.	Other liabilities	759,592	18.
19.	Total liabilities	193,222,091	19.
20.	Statutory reserve (RSA 394-B:49)	6,900,000	20.
21.	Undivided profits	905,506	21.
22.	Other reserves		22.
23.	Total surplus funds	7,805,506	23.
24.	Total liabilities & surplus funds	$201,027,597	24.

GENERAL INFORMATION

25.	Surety coverage	$ 700,000	25.

(Continued)

MANCHESTER

ST. MARY'S BANK
200 MCGREGOR STREET
MANCHESTER, NEW HAMPSHIRE 03102

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES

Rounded to nearest dollar

---

1. Operating Earnings:		1.
(a) Interest and fees on loans	$15,299,408	(a)
(b) Interest from investments	2,572,731	(b)
(c) Other operating earnings	248,510	(c)
(d) Total operating earnings	18,120,649	(d)
2. Operating expenses:		2.
(a) Salaries, wages, fees and benefits	2,548,218	(a)
(b) Net occupancy expense	309,183	(b)
(c) Loan servicing expense		(c)
(d) Professional and outside services		(d)
(e) Provision for net actual loan losses	227,180	(e)
(f) Interest on borrowings		(f)
(g) Other operating expenses	1,440,138	(g)
(h) Total operating expenses	4,524,719	(h)
3. Net operating earnings before div./int. on shares/deposits	13,595,930	3.
4. Interest/dividends paid on shares/deposits	11,286,695	4.
5. Net income after interest on deposits	2,309,235	5.
6. Non-operating gains/(losses):		6.
(a) Net gains/(losses) on investments	6,440	(a)
(b) Other net non-operating gains/(losses)	(14,468)	(b)
(c) Total non-operating gains/(losses)	(8,028)	(c)
7. Entrance fees	0	7.
8. Other additions (deductions)	(25,000)	8.
9. Net change for the period	$2,276,207	9.
10. Surplus funds at beginning of period	5,529,299	10.
11. Surplus funds at end of period	$7,805,506	11.

AGGREGATE STATEMENT OF CONDITION OF CREDIT UNIONS

NUMBER OF CREDIT UNIONS REPORTING: 31
DECEMBER 31, 1988

(Rounded to nearest dollar)

	ASSETS		% of Total Assets
1.	Cash & demand balances	$15,452,129	3.09%
2.	Savings account balances	7,465,308	1.49%
3.	I.O.U. funds & other overnight deposits	22,927,844	4.59%
4.	Time balances (maturing one year or less)	42,489,421	8.50%
5.	U.S. Government obligations	36,296,647	7.26%
6.	Federal agencies	11,299,592	2.26%
7.	Other securities and investments	27,224,319	5.45%
8.	Time balances (maturing in excess of one year	5,619,407	1.12%
9.	Real estate loans	204,010,480	40.82%
10.	Other loans	117,223,016	23.45%
11.	Total loans	321,233,496	64.27%
12.	Land & buildings (net)	37,616,022	7.53%
13.	Other fixed assets (net)	1,867,813	0.37%
14.	Other assets	5,001,005	1.00%
15.	Total assets	$499,826,554	100.00%

	LIABILITIES & SURPLUS FUNDS		% of Liabilities and Surplus
16.	Shares/deposits	$466,947,096	93.42%
17.	Notes payable	12,465	0.00%
18.	Other liabilities	1,596,849	0.32%
19.	Total liabilities	468,556,410	93.74%
20.	Statutory reserve (RSA 394-B:49)	11,370,815	2.27%
21.	Undivided profits	11,601,592	2.32%
22.	Other reserves	1,877,737	0.38%
23.	Total surplus funds	31,270,144	6.26%
24.	Total liabilities & surplus funds	$499,826,554	100.00%

AGGREGATE STATEMENT OF EARNINGS, GAINS AND LOSSES

CREDIT UNIONS

December 31, 1986

(Rounded to nearest dollar)

---

1. Operating Earnings:	
(a) Interest and fees on loans	$31,812,384
(b) Interest from investments	12,557,122
(c) Other operating earnings	1,127,798
(d) Total operating earnings	45,497,304
2. Operating expenses:	
(a) Salaries, wages, fees and benefits	5,354,723
(b) Net occupancy expense	614,418
(c) Loan servicing expense	138,631
(d) Professional and outside services	407,779
(e) Provision or net actual loan losses	456,016
(f) Interest on borrowings	3,458
(g) Other operating expenses	3,400,563
(h) Total operating expenses	10,375,588
3. Net operating earnings before div./int. on shares/deposits	35,121,716
4. Interest/dividends paid on shares/deposits	29,029,021
5. Net income after interest on deposits	6,092,695
6. Non-operating gains/(losses):	
(a) Net gains/(losses) on investments	427,217
(b) Other net non-operating gains/(losses)	(7,689)
(c) Total non-operating gains/(losses)	419,528
7. Entrance fees	2,144
8. Other additions/(deductions)	(7,052)
9. Net change for the period	6,507,315
10. Surplus funds at beginning of period	24,762,829
11. Surplus funds at end of period	31,270,144
	=============

ABSTRACT OF THE ANNUAL REPORT

OF

NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION

SHOWING

STATEMENTS OF CONDITION

AND

EARNINGS AND UNDIVIDED PROFITS

AND

GENERAL INFORMATION

CONCORD

NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION

10 FORT EDDY ROAD
CONCORD, NEW HAMPSHIRE 03301
TEL. 224-1432

(Year of Incorporation - 1952)

OFFICERS

PRESIDENT
William M. Scranton

VICE PRESIDENTS
John C. Duffett
Thomas C. Tobey

TREASURER
Paul E. Ordway

** (Albert Hall, III)

ASSISTANT TREASURER
Herbert E. Little

SECRETARY
Edward J. Haseltine

ASSISTANT SECRETARY
Roy M. Malool

CLERK
Richard F. Upton

DIRECTORS

Peter J. Allen
Joel J. Bedor
Robert M. Beyer, Jr.
J. Norton Cabell
Richard Carey
Bruce Clow
Lyman A. Cousens
Daniel J. Donahue
George A. Dorr, III
* John C. Duffett
W. Robert Felder
John T. Flanders
Russell F. Ingram
Robert C. McCray
Armand O. Milot
Mark Northridge
* Paul E. Ordway
Robert E. Paddock
Ted Papoutsy
Frederic Peyron
Wayne W. Presby, II
Charles F. Rutter
* William M. Scranton
Charles V. Sebring
Charles F. Sheridan, Jr.
Warren D. Thompson
* Thomas C. Tobey
William C. Walker

(Continued)

* Investment Committee Members
** Manager

NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION
10 FORT EDDY ROAD
CONCORD, NEW HAMPSHIRE

STATEMENT OF CONDITION

(Rounded to nearest dollar)

ASSETS

CURRENT ASSETS:	
Cash	$2,844
Investments	315,620
Accrued interest receivable	23,274
Prepaid insurance	1,601
Loans receivable	2,525,326
LESS: Allowance for uncollectible loans	(1,353,718)
Debt securities	602,500
LESS: Unrealized depreciation of debt securities	(175,000)
Investment in capital stock of SBC's	177,500
Accounts receivable	14,782
Total Current Assets	2,134,729
VEHICLES AND EQUIPMENT:	
Furniture and fixtures, auto	41,989
LESS: Accumulated depreciation	(26,340)
Net depreciated value	15,649
ORGANIZATIONAL COSTS	2,704
INVESTMENT AT COST	23,342
TOTAL ASSETS	$2,176,424

LIABILITY AND STOCKHOLDERS' EQUITY

LIABILITIES:	
Notes payable - members	$4,137,507
Accounts payable and accrued expenses	24,934
Deferred liability	18,638
TOTAL LIABILITIES	4,181,079
STOCKHOLDERS' DEFICIT	
CAPITAL STOCK (1,254 shares outstanding)	125,400
DONATED CAPITAL	3,000
RETAINED EARNINGS (DEFICIT)	(2,133,055)
TOTAL STOCKHOLDERS' DEFICIT	(2,004,655)
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	$2,176,424

(Continued)

NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION
10 FORT EDDY ROAD
CONCORD, NEW HAMPSHIRE

STATEMENT OF CONDITION AND TOTAL CAPITAL

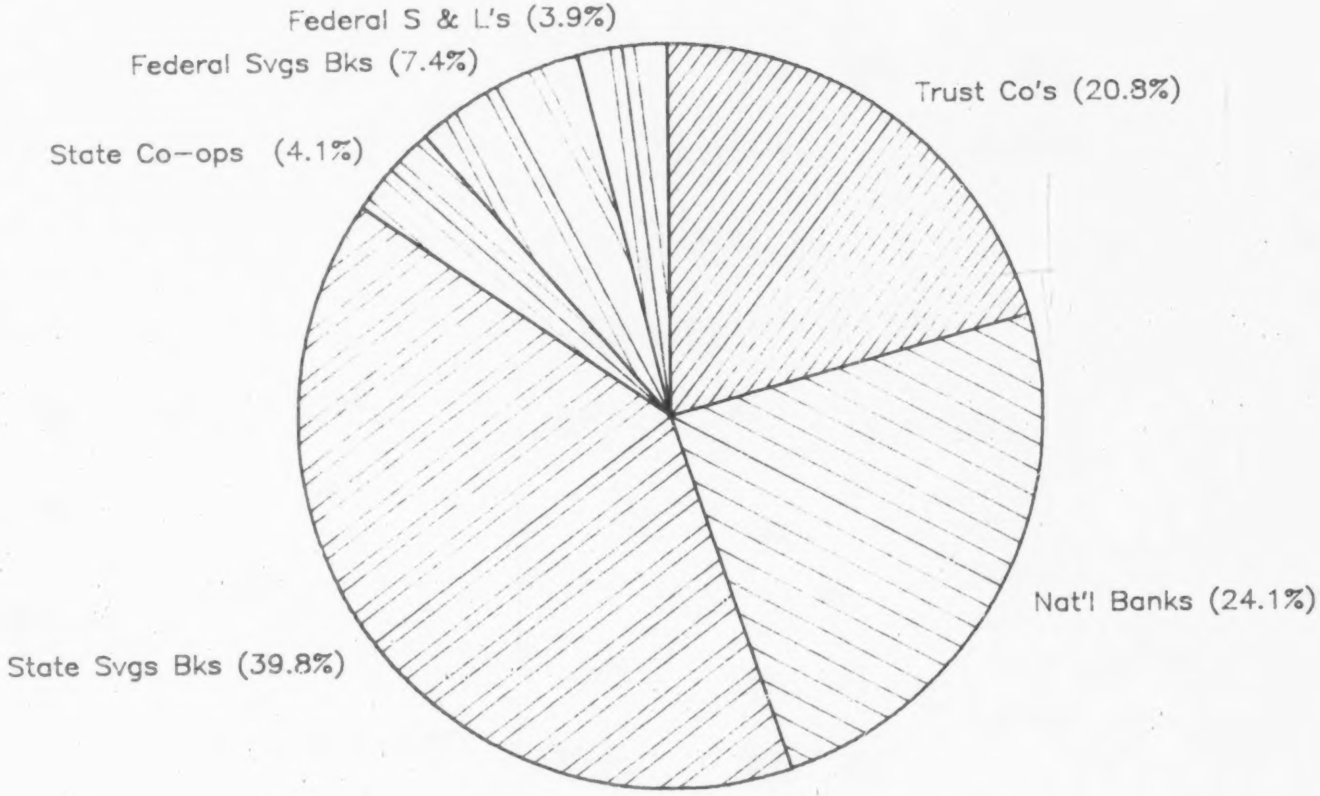
(Rounded to nearest dollar)

OPERATING EARNINGS:		
Interest on loans	$125,711	
Interest on investments	58,079	
Service fees and miscellaneous	12,224	
Total Operating Earnings		$196,014
OPERATING EXPENSES:		
Salaries and benefits	53,099	
Manager's expense	6,812	
Interest on notes payable	178,826	
Overhead	88,824	
Total Operating Expenses		327,561
NET OPERATING LOSS		(131,547)
OTHER NON-OPERATING CREDITS/CHARGES		205,712
N.H. BUSINESS PROFITS TAX PROVISION		(8,326)
NET INCOME		$65,839
TOTAL CAPITAL:		
Balance, January 1, 1986		($2,070,494)
Net Income		$65,839
Balance, December 31, 1986		($2,004,655)

GRAPHIC TRENDS

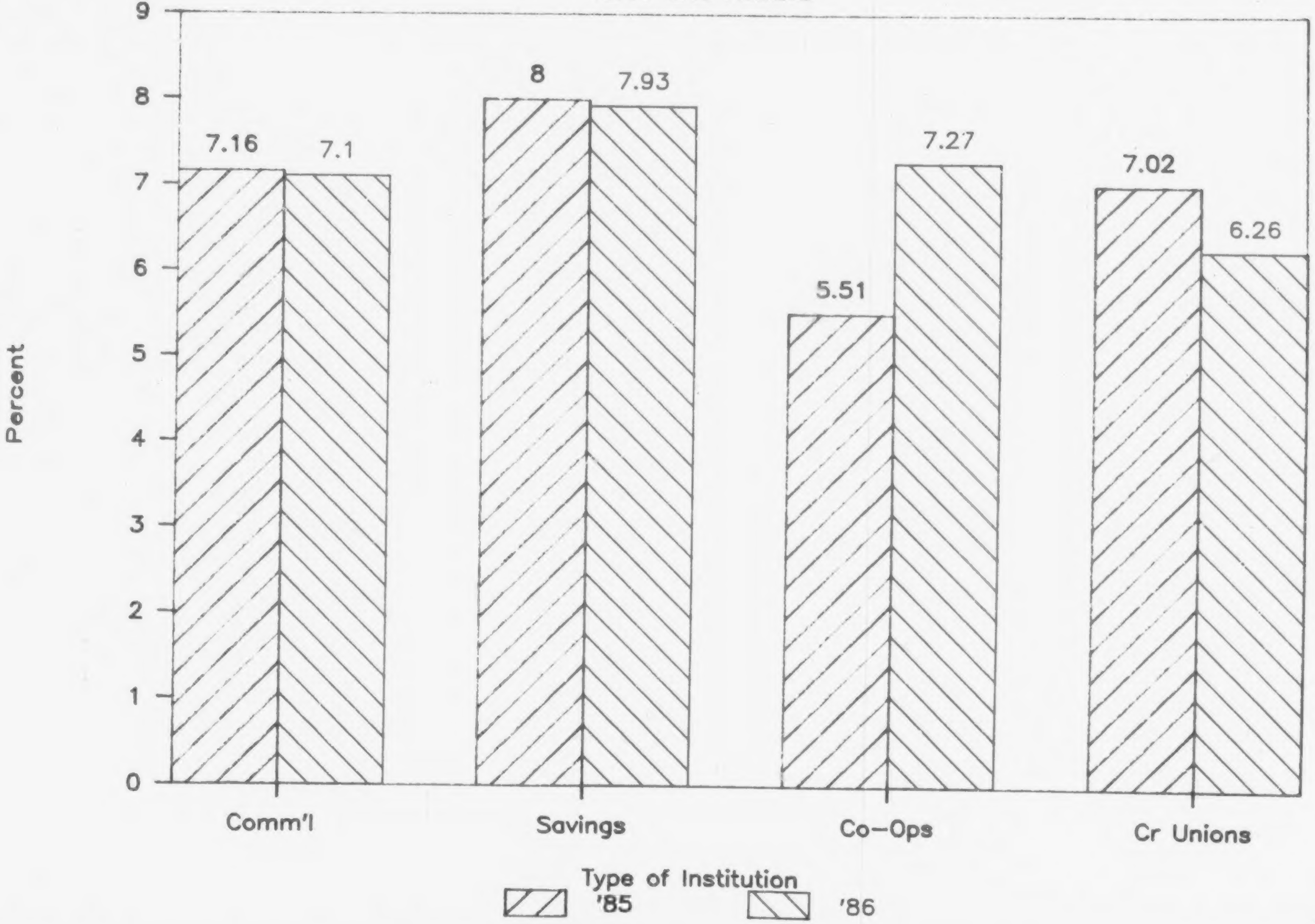
ASSET DISTRIBUTION

December 31, 1986



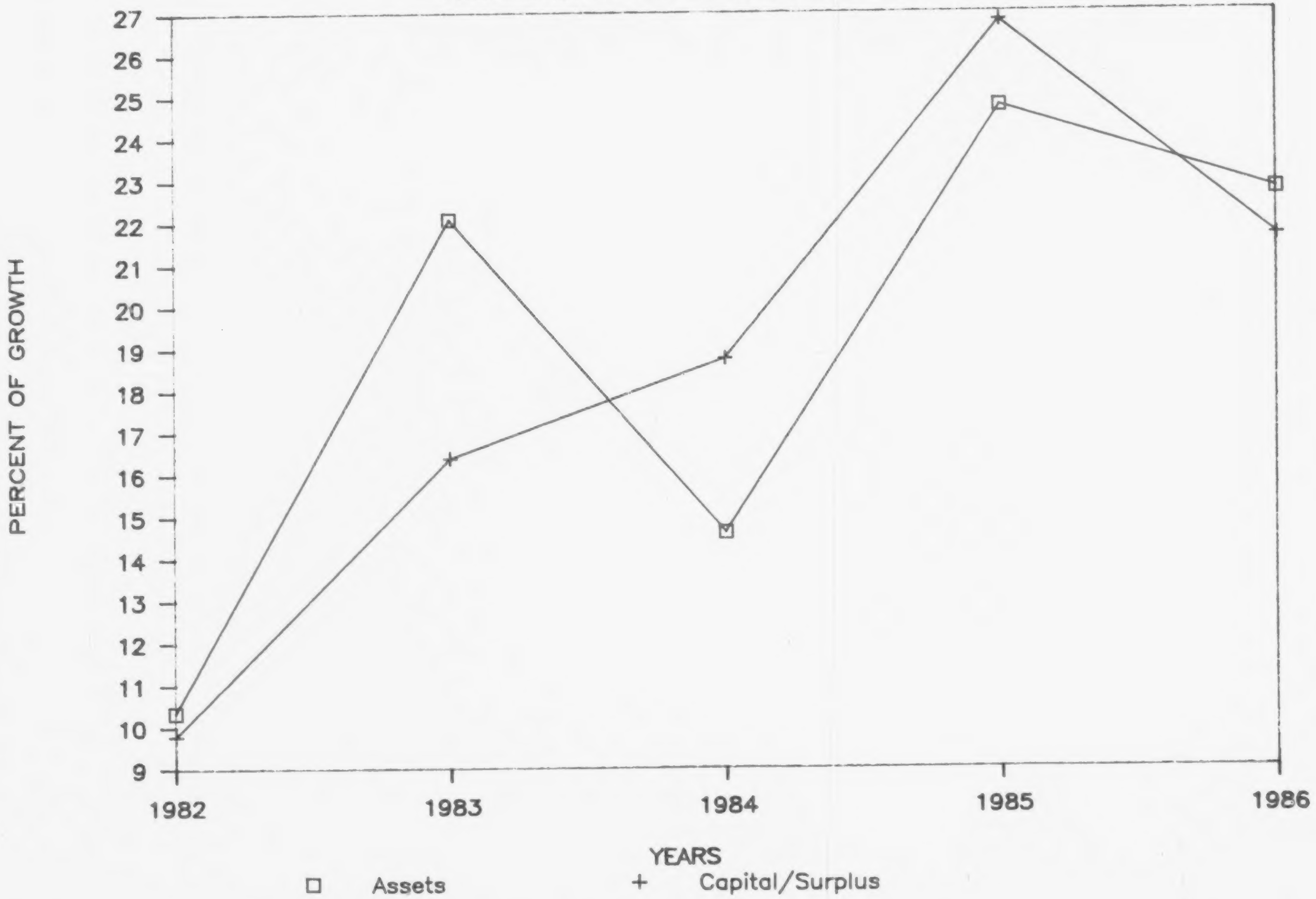
CAPITAL/SURPLUS TO

YEAR-END ASSETS



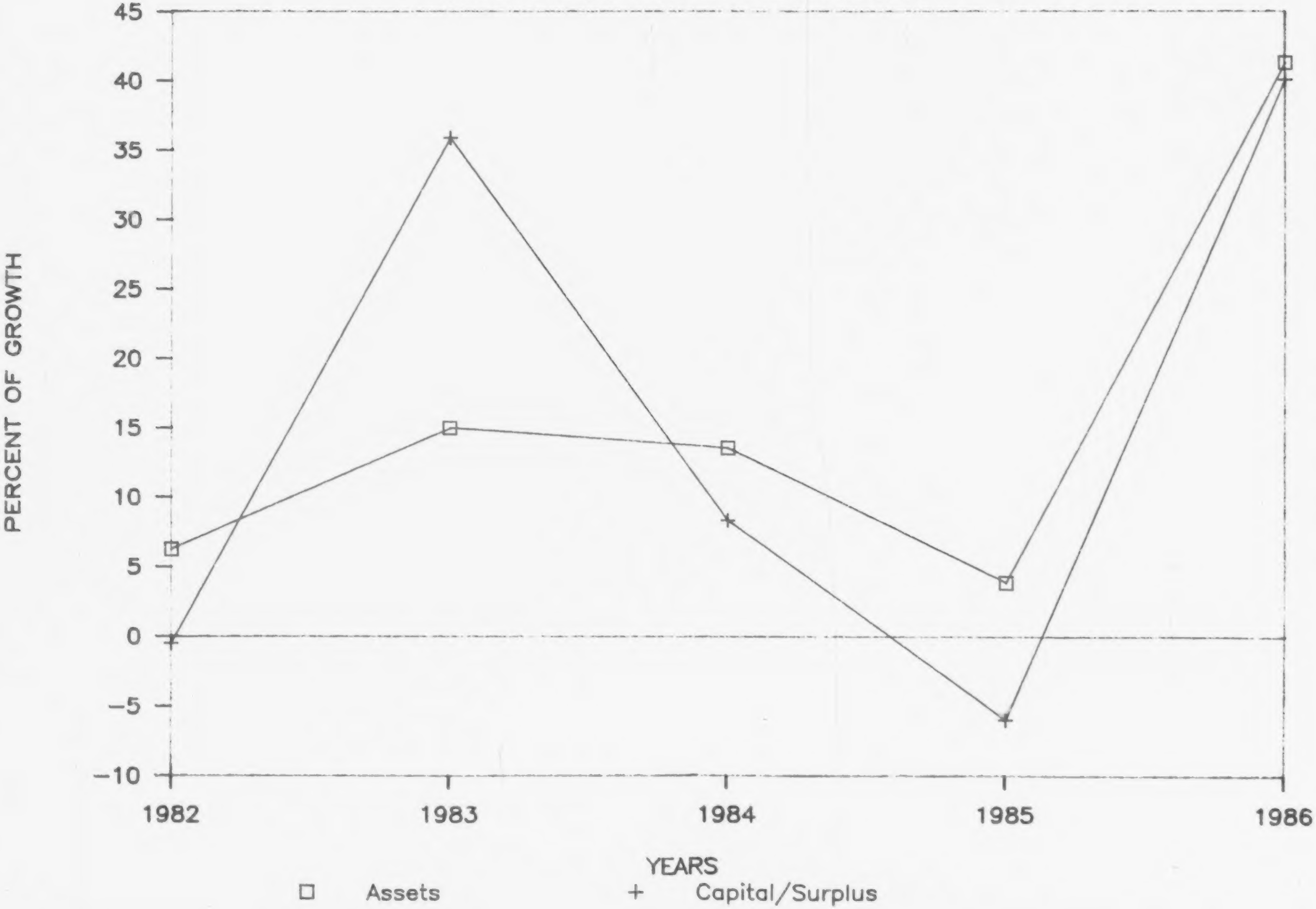
TRUST COMPANIES

ASSET GROWTH AND CAPITAL FORMATION



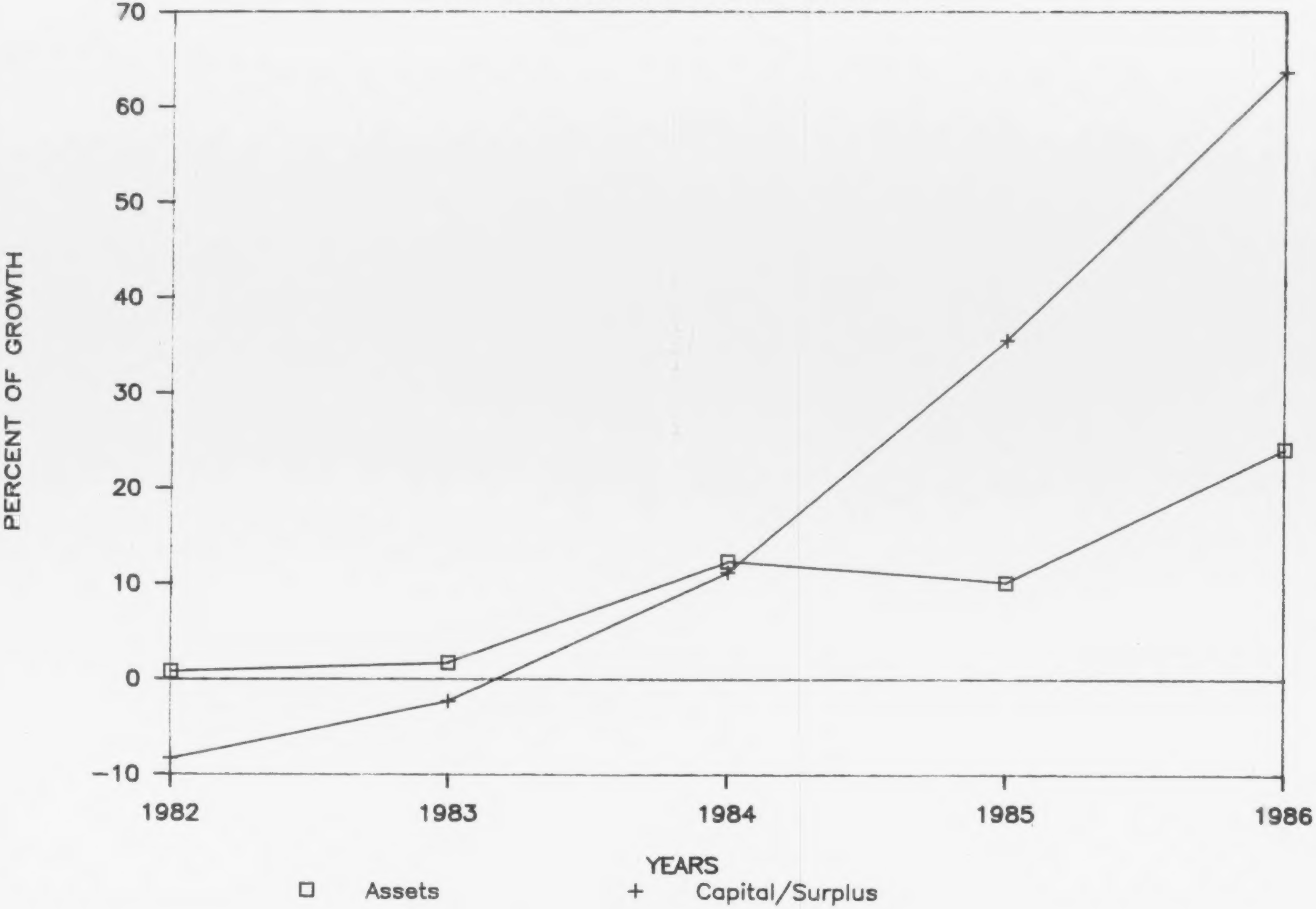
SAVINGS BANKS

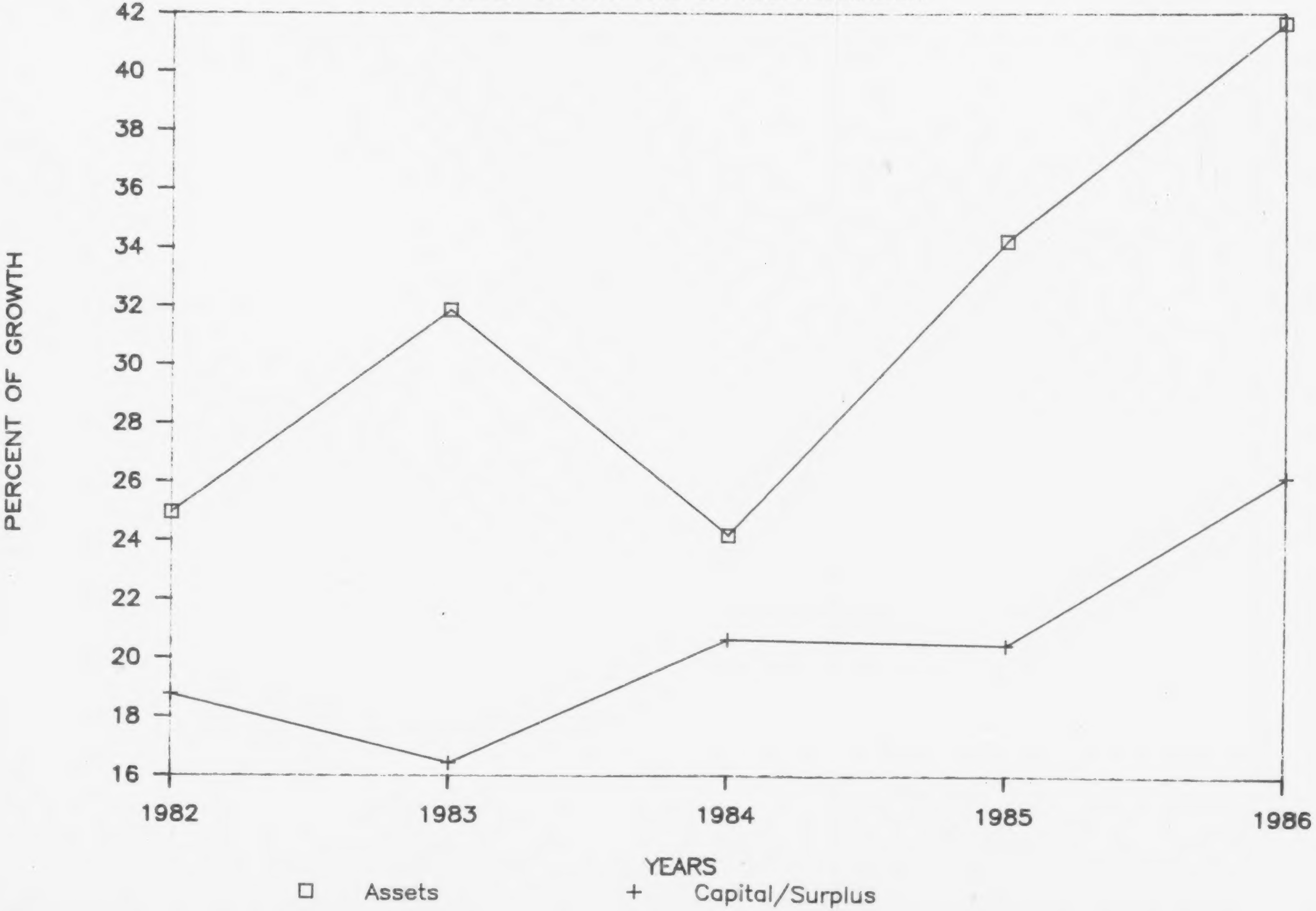
ASSET GROWTH AND CAPITAL FORMATION



CO—OPERATIVE BANKS AND S & L'S

ASSET GROWTH AND CAPITAL FORMATION



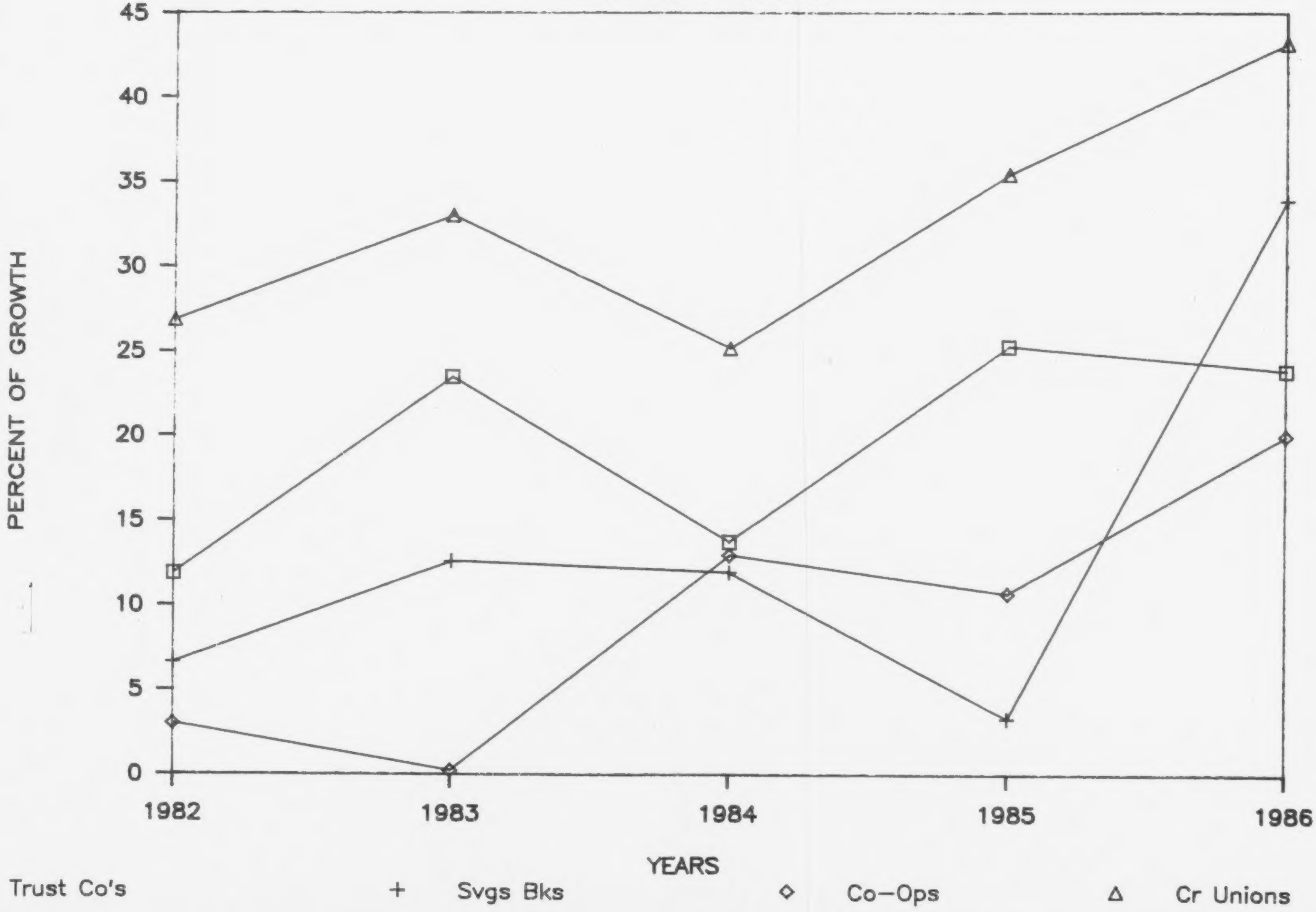


CREDIT UNIONS

ASSET GROWTH AND CAPITAL FORMATION

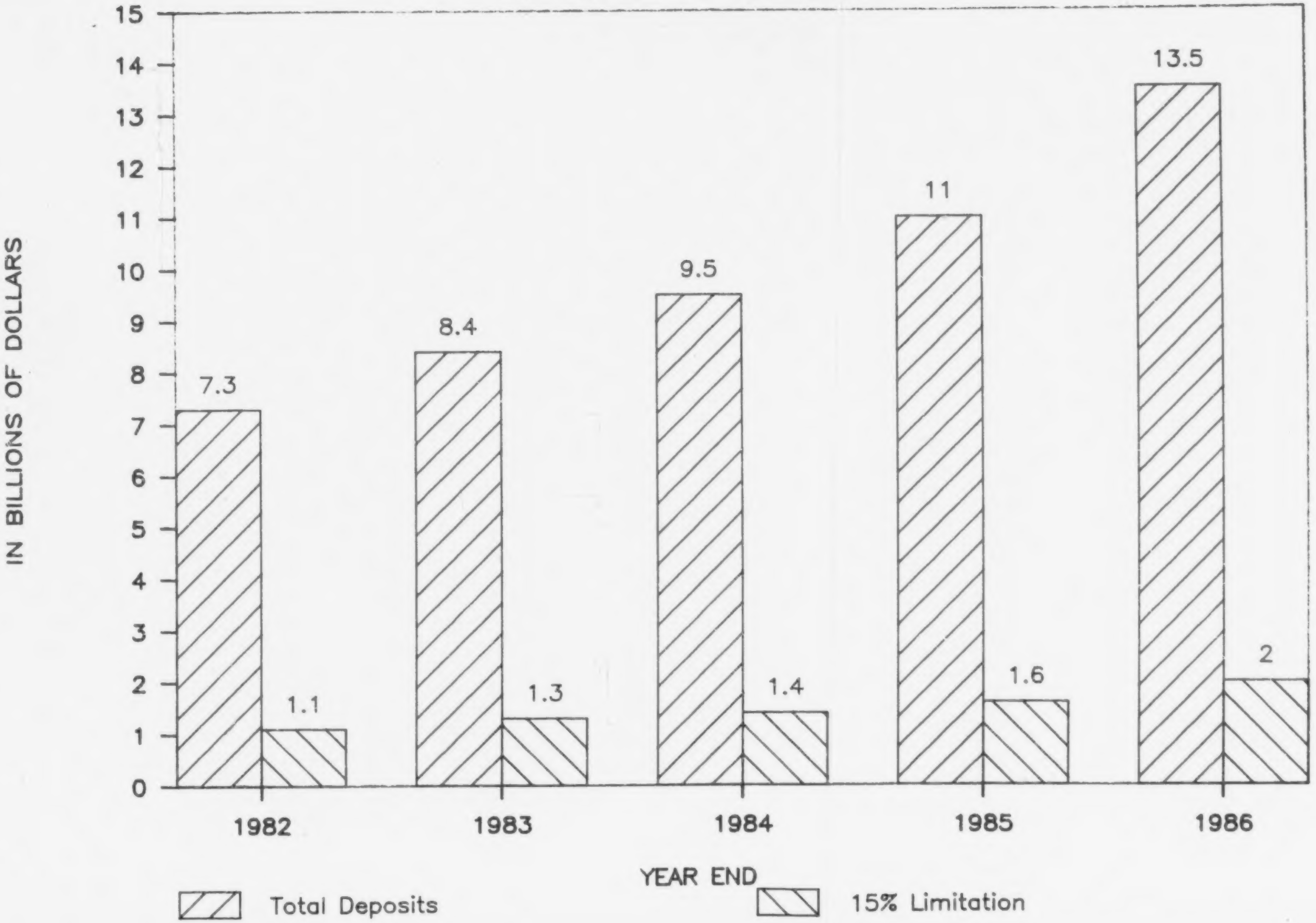
DEPOSIT GROWTH RATES

BY TYPE OF INSTITUTION



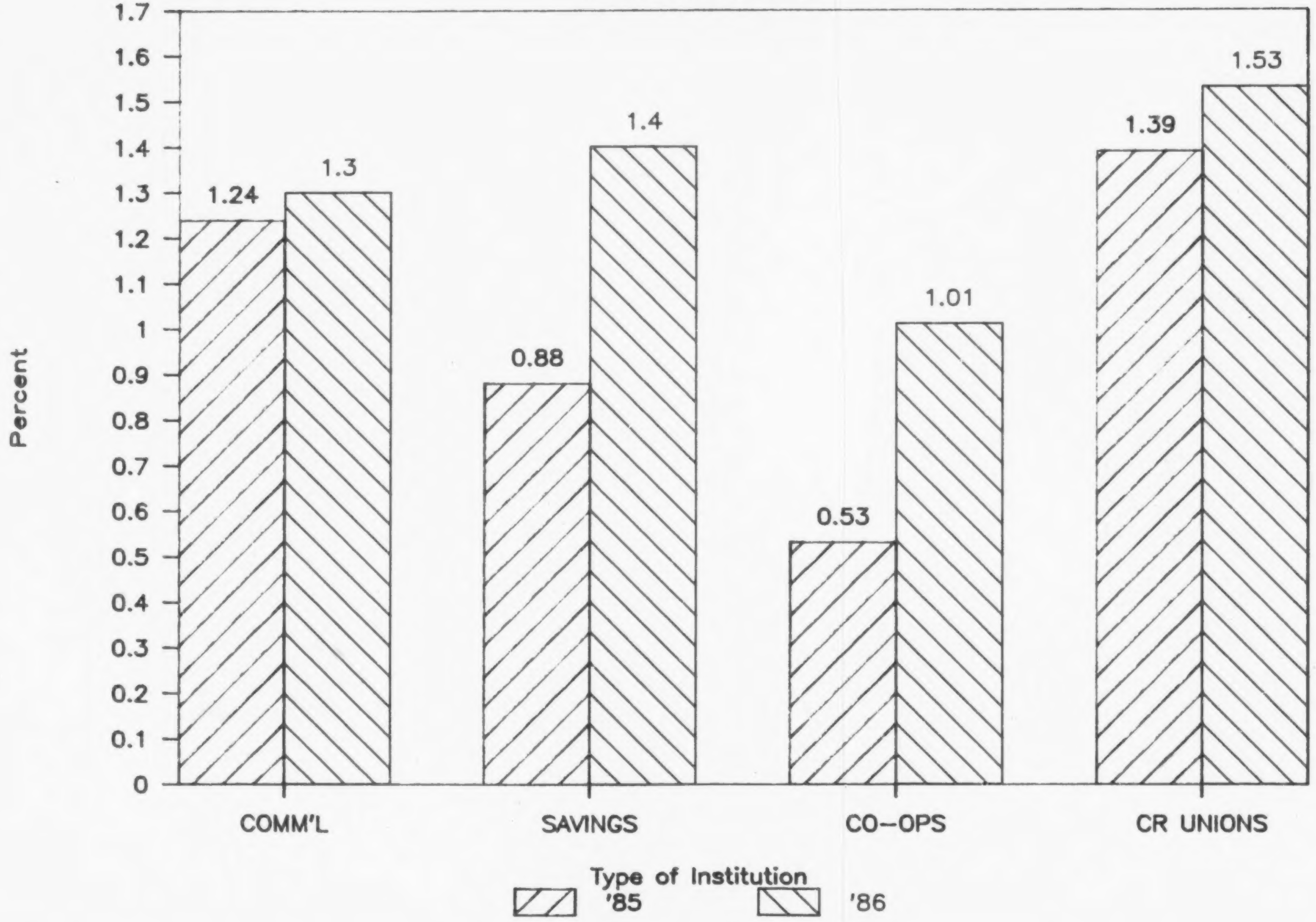
STATE DEPOSIT GROWTH

AND SIZE LIMIT OF RSA 384-B:3



COMPARATIVE EARNINGS

TO AVERAGE ASSETS



ANNUAL REPORT OF

SECOND MORTGAGE HOME LOAN LICENSEES

SHOWING

LOCATION,

CONSOLIDATED STATEMENT OF CONDITION,

CONSOLIDATED STATEMENT OF INCOME AND EXPENSE

AND ANALYSIS OF LOANS

MORTGAGE HOME LOAN LICENSEES
DECEMBER 31, 1986

Associates Financial Services of America, Inc.	Bedford
Avco Financial Services of New Hampshire, Inc.	Concord
Avco Financial Services of New Hampshire, Inc.	Laconia
Avco Financial Services of New Hampshire, Inc. #1	Manchester
Avco Financial Services of New Hampshire, Inc. #2	Manchester
Avco Financial Services of New Hampshire, Inc.	Nashua
Avco Financial Services of New Hampshire, Inc.	Plaistow
Avco Financial Services of New Hampshire, Inc.	Rochester
Avco Financial Services of New Hampshire, Inc.	Salem
BankEast Mortgage Corporation	Manchester
Bankers Cooperative Mortgage Services, Inc.	Bedford
Barnstable Service Corporation, The	Campton
Beneficial Mortgage Co. of New Hampshire	Concord
Beneficial Mortgage Co. of New Hampshire	Derry
Beneficial Mortgage Co. of New Hampshire	Dover
Beneficial Mortgage Co. of New Hampshire	Laconia
Beneficial Mortgage Co. of New Hampshire	Manchester
Beneficial Mortgage Co. of New Hampshire	Milford
Beneficial Mortgage Co. of New Hampshire	Nashua
Beneficial Mortgage Co. of New Hampshire	Portsmouth
Beneficial Mortgage Co. of New Hampshire	Rochester
Beneficial Mortgage Co. of New Hampshire	West Lebanon
Boston Five Mortgage Corporation, The	Manchester
Camelot Financial Services, Inc., D/B/A Camelot Mortgage Company	Nashua
Camelot Financial Services, Inc., D/B/A ERA Mortgage Company	Nashua
Century Mortgage Co., Inc.	Amherst
C F Investments, Inc.	Exeter
Chase Home Mortgage Corporation	Salem
Chrysler First Eastern Financial Corporation	Bedford
Chrysler First Financial Services Corporation	Laconia
Chrysler First Financial Services Corporation	Nashua
C.I.T. Financial Services, Inc.	Manchester
C.I.T. Financial Services, Inc.	Portsmouth
Citicorp Homeowners, Inc.	Bedford
Citicorp Person-to-Person Financial Center, Inc.	Bedford
Colonial Mortgage, Inc.	Amherst
Colonial Mortgage, Inc.	Londonderry
Comfed Mortgage Co., Inc.	Nashua
Comfed Mortgage Co., Inc.	Portsmouth
Comfed Mortgage Co., Inc.	Salem
Commercial Credit Corporation	Manchester
Commonwealth Mortgage Company, Inc.	Bedford
Consumers Mortgage, Inc.	Bedford
Consumers Mortgage, Inc.	Nashua
Consumers Mortgage, Inc.	Portsmouth
CSB Mortgage Company, Inc., D/B/A Homeowners Mortgage Co., Inc.	Londonderry
Dime Real Estate Services -- New Hampshire, Inc.	Manchester
Domestic Safe Deposit Co.	Concord
Farragut Mortgage Company, Inc.	Manchester
Financial Enterprises Corp.	Nashua
First NH Mortgage Corp.	Manchester
First NH Mortgage Corp.	Nashua
First NH Mortgage Corp.	Portsmouth
First Northern Mortgage Corporation	Bedford

MORTGAGE HOME LOAN LICENSEES (Continued)
DECEMBER 31, 1986

First Union Mortgage Corp.	Nashua
Fleet Mortgage Corp.	Bedford
Fleet Mortgage Corp.	Nashua
Ford Motor Credit Company	Bedford
Fortune Financial Group, Inc.	Nashua
GMAC Mortgage Corporation of PA	Bedford
Home & City Loan Centers, Inc.	Concord
Home Owners Federal Mortgage Corp.	Bedford
Home Owners Federal Mortgage Corp.	Nashua
Homeowners Funding Corporation of Connecticut	Salem
Household Finance Corporation II	Manchester
Household Finance Corporation II	Nashua
Indian Head Mortgage Corporation	Nashua
Irving Financial Centers, Inc.	Nashua
John Hancock Home Mortgage Corporation	Manchester
K.A.Z. Associates, Inc., D/B/A Eastern Funding	Salem
Kissell Company, The	Manchester
Kittredge Associates, Inc.	Manchester
Loan Depot Corporation	Concord
Mariner Mortgage Corporation	Nashua
Merrill Lynch Equity Management, Inc.	Manchester
Merrimack Mortgage & Trust, Inc.	Portsmouth
Metro Mortgage Company, Inc.	Salem
Money Store/New Hampshire, Inc., The	Manchester
Mortgages Unlimited Corporation	Salem
Manchester Mortgage Company	Manchester
National Mortgage Company, Inc.	Bedford
National Mortgage Company, Inc.	Concord
National Mortgage Company, Inc.	Laconia
National Mortgage Company, Inc.	Nashua
National Mortgage Company, Inc.	Portsmouth
Northeastern Mortgage Company, Inc.	Bedford
Numerica Financial Center, Inc.	Manchester
Numerica Financial Center, Inc.	Portsmouth
Oakes Financial Services	Dover
Old Stone Mortgage Corporation	Hampton
Old Stone Mortgage Corporation	Nashua
Origination Services, Inc.	Bedford
P & M Associates, Inc.	Concord
Pioneer Financial Mortgage Co., Inc.	Bedford
Provident Financial Services, Inc.	Portsmouth
Resource Financial Group, Inc., The, D/B/A Resource Lending of NH	Concord
Seacoast Mortgage Corporation	Milford
Sears Consumer Financial Corporation	Amherst
Sears Consumer Financial Corporation #1	Bedford
Sears Consumer Financial Corporation #2	Bedford
Sears Consumer Financial Corporation	Concord
Sears Consumer Financial Corporation	Exeter
Sears Consumer Financial Corporation	Gilford
Sears Consumer Financial Corporation	Goffstown
Sears Consumer Financial Corporation	North Londonderry
Sears Consumer Financial Corporation	Merrimack
Sears Consumer Financial Corporation	Nashua
Sears Consumer Financial Corporation	Rye
Sears Consumer Financial Corporation	Somersworth
Sears Consumer Financial Corporation	Stratham

MORTGAGE HOME LOAN LICENSEES (Continued)
DECEMBER 31, 1986

Security Pacific Finance Corporation	Lebanon
Security Pacific Finance Corporation	Manchester
Security Pacific Finance Corporation	Nashua
Security Pacific Finance Corporation	Portsmouth
Security Pacific Finance Corporation	Rochester
Statewide Funding, Inc.	Bedford
Sterling Mortgage Corporation	West Rindge
Taube Investment Corporation	Manchester
Tri State Mortgage and Investment, Inc.	Epping
Vermont Mortgage Group, Inc.	Hanover
Westmark Mortgage Corporation	Hampton
Westmark Mortgage Corporation	Nashua

CONSOLIDATED STATEMENT OF CONDITION
OF
104 MORTGAGE HOME LOAN LICENSEES
DECEMBER 31, 1986

The following statements and analyses have been prepared in accordance with the requirements of RSA 398-A.

ASSETS

	(cents omitted)
Cash on hand and in banks	$9,677,028
Loans receivable (mortgage home loans)	228,177,208
Furniture, fixtures & equipment	4,311,176
Organization expense	33,699
Deferred charges	9,860,442
Other assets	33,784,538

Total Assets Used and Useful in the Mortgage Home Loan Business	285,844,091
Assets Not Used in the Mortgage Home Loan Business	46,999,752

Total Assets	$332,843,843
	==============

LIABILITIES AND CAPITAL

Notes and accounts payable	$193,324,262
Capital stock	8,113,797
Surplus	24,491,390
Net worth	3,731,233
Reserve for bad debts	2,914,488
Other reserves	4,795,521
Deferred income	4,287,083
Other liabilities	91,186,069

Total Liabilities & Capital	$332,843,843
	==============

CONSOLIDATED STATEMENT OF INCOME AND EXPENSES
OF
104 MORTGAGE HOME LOAN LICENSEES
YEAR ENDING DECEMBER 31, 1986

	(cents omitted)
INCOME DERIVED FROM MORTGAGE HOME LOAN BUSINESS:	
Interest collected on loans	$33,898,818
Other income	48,684,841
Total Income	82,583,659
EXPENSES OF CONDUCTING MORTGAGE HOME LOAN BUSINESS:	
Advertising	865,264
Auditing	205,543
Insurance & fidelity bonds	221,311
Legal fees	443,984
Postage, printing and stationery	1,750,696
Rent	2,123,865
Salaries	17,697,286
Taxes:	
License fees	54,176
State and local	1,354,816
Federal	7,397,999
Other	18,054,003
Total Expenses	50,168,943
NET EARNINGS	32,414,716
OTHER INCOME (NON-CURRENT)	86,179
Sub-total	32,500,895
OTHER CHARGES (NON-CURRENT)	639,805
NET PROFIT, BEFORE INTEREST PAID ON BORROWED FUNDS	$31,861,090
Interest Paid on Borrowed Funds	21,027,325

CONSOLIDATED ANALYSIS OF LOANS
OF
104 MORTGAGE HOME LOAN LICENSEES

(cents omitted)

	No. of Loans	Amount	Average
Loan Balances Outstanding December 31, 1985	14,597	$479,506,749	$32,850
Loans Made During the Year	28,756	2,048,232,960	71,228
Loans Paid or Sold During Year	21,529	1,625,406,430	75,498
Loan Balances Outstanding December 31, 1986	18,477	868,614,363	47,011
Loans Made During The Year Classified By Size:			
$ .01 to $10,000.00 inclusive	1,195	$5,991,403	$5,014
$10,000.01 to $20,000.00 inclusive	951	14,090,262	14,816
$20,000.01 to $30,000.00 inclusive	888	22,722,060	25,588
$30,000.01 to $40,000.00 inclusive	981	35,541,978	36,230
$40,000.01 to $50,000.00 inclusive	1,363	71,419,398	52,399
over $50,000.01	23,378	1,898,467,859	81,207
Totals	28,756	$2,048,232,960	71,228

ANNUAL REPORT OF

SMALL LOAN LICENSEES

SHOWING

LOCATION,

CONSOLIDATED STATEMENT OF CONDITION,

CONSOLIDATED STATEMENT OF INCOME AND EXPENSES,

ANALYSIS OF LOANS,

NON-PAYING DELINQUENT ACCOUNTS,

SUITS, POSSESSION AND SALE OF CHATTELS

SMALL LOAN LICENSEES
DECEMBER 31, 1986

Associates Financial Services Company of New Hampshire, Inc.	Bedford
Avco Financial Services of New Hampshire, Inc.	Concord
Avco Financial Services of New Hampshire, Inc.	Laconia
Avco Financial Services of New Hampshire, Inc. #1	Manchester
Avco Financial Services of New Hampshire, Inc. #2	Manchester
Avco Financial Services of New Hampshire, Inc.	Nashua
Avco Financial Services of New Hampshire, Inc.	Plaistow
Avco Financial Services of New Hampshire, Inc.	Rochester
Avco Financial Services of New Hampshire, Inc.	Salem
Beneficial New Hampshire Inc.	Concord
Beneficial New Hampshire Inc.	Derry
Beneficial New Hampshire Inc.	Dover
Beneficial New Hampshire Inc.	Laconia
Beneficial New Hampshire Inc.	Manchester
Beneficial New Hampshire Inc.	Milford
Beneficial New Hampshire Inc.	Nashua
Beneficial New Hampshire Inc.	Portsmouth
Beneficial New Hampshire Inc.	Rochester
Beneficial New Hampshire Inc.	West Lebanon
C.I.T. Financial Services, Inc.	Nashua
Chrysler First Eastern Financial Corporation	Bedford
Chrysler First Financial Services Corporation	Laconia
Chrysler First Financial Services Corporation	Nashua
Commercial Credit Corporation	Manchester
Ford Motor Credit Company	Bedford
Household Finance Corporation II	Manchester
Household Finance Corporation II	Nashua
Household Finance Corporation II	Newington
Irving Financial Centers, Inc.	Nashua
Numerica Financial Center, Inc.	Portsmouth
Sears Consumer Financial Corporation	Amherst
Sears Consumer Financial Corporation #1	Bedford
Sears Consumer Financial Corporation #2	Bedford
Sears Consumer Financial Corporation	Concord
Sears Consumer Financial Corporation	Gilford
Sears Consumer Financial Corporation	Goffstown
Sears Consumer Financial Corporation	Merrimack
Sears Consumer Financial Corporation	Nashua
Sears Consumer Financial Corporation	North Londonderry
Sears Consumer Financial Corporation	Rye
Sears Consumer Financial Corporation	Somersworth
Sears Consumer Financial Corporation	Stratham
Security Pacific Finance Corp.	Lebanon
Security Pacific Finance Corp.	Manchester
Security Pacific Finance Corp.	Nashua
Security Pacific Finance Corp.	Portsmouth
Security Pacific Finance Corp.	Rochester
Suffield Mortgage Corporation	Bedford
Taube Finance Co., Inc.	Manchester

CONSOLIDATED STATEMENT OF CONDITION
OF
49 SMALL LOAN LICENSEES
DECEMBER 31, 1986

The following statements and analyses have been prepared in accordance with the requirements of RSA 399-A, Section 21, Paragraph III Section 9.

ASSETS

(CENTS OMITTED)

	Small Loan Business	Other Business
Cash on hand and in banks	$54,759	$41,943
Accounts receivable	8,800	106,977
Loans receivable of $10,000 or less	34,072,443	0
Loans receivable	0	64,013,982
Furniture, fixtures and equipment	434,259	290,808
Accrued interest receivable	123,101	236,224
Organization expense (net of reserve)	0	0
Deferred charges	15,731	50,863
Other assets	1,147,995	1,438,491
Total Assets	$35,857,088	$66,179,288

- LIABILITIES and CAPITAL

(CENTS OMITTED)

	Small Loan Business	Other Business
Accounts payable	$8,821,685	$2,258,586
Notes payable	8,390,321	16,291,384
Deferred income and unearned charges on loans rec.	5,046	1,124,801
Due home office and subsidiaries	10,214,773	34,490,248
Other liabilities	261,081	231,895
Capital stock	88,268	37,793
Net worth (if individual or partnership)	0	0
Surplus (including undivided profits)	6,824,303	10,163,289
Reserve for bad debts	1,251,140	1,512,574
Other reserves	471	68,718
Total Liabilities and Capital	$35,857,088	$66,179,288

CONSOLIDATED STATEMENT OF INCOME AND EXPENSE
OF
49 SMALL LOAN LICENSEES
DECEMBER 31, 1986

(CENTS OMITTED)

	Small Loan Business	Other Business
INCOME DERIVED FROM BUSINESS:		
Interest collected on loans	$7,744,888	$..........
Interest or charges collected from other business	....	8,923,195
Default charges	3,223	15,685
Deferment charges	78	639
Other income	173,769	496,108
Total Income	7,921,958	9,435,627
EXPENSES OF CONDUCTING BUSINESS:		
Advertising	94,944	65,945
Auditing	5,832	2,542
Insurance and fidelity bonds	5,247	7,172
Legal fees	39,027	16,534
Postage, printing and stationery	92,552	126,949
Rent	200,536	209,437
Salaries	1,082,902	1,085,232
Taxes:		
License fees	13,657	12,266
State and local	47,958	107,250
Federal	884,387	633,989
Other	1,395,671	1,531,156
Total Expense	3,862,713	3,798,472
NET EARNINGS	4,059,245	5,637,155
Recoveries of accounts charged off	208,189	121,766
Other recoveries and profits	575	0
Subtotal	4,268,009	5,758,921
Bad debts charged off	568,840	116,142
Additions to reserve for bad debts	137,192	298,584
Total charges	706,032	414,726
NET EARNINGS DERIVED FROM BUSINESS BEFORE DEDUCTING INTEREST EXPENSE	$3,561,977	$5,344,195
Interest paid on borrowed funds	$3,419,045	$4,488,581

CONSOLIDATED ANALYSIS OF LOANS
OF
49 SMALL LOAN LICENSEES
DECEMBER 31, 1986

	Small Loan Business	
		(CENTS OMITTED)
	No. of Loans	Amount
Loan Balances Outstanding December 31, 1985	18,944	$33,793,472
Loans Made During the Year	14,740	34,361,466
Loan Balances Outstanding December 31, 1986	18,375	34,117,849
Loans Made During the Year Classified by Size:		
$ 0 to $ 600.00	841	$416,614
$ 600.01 to $ 1,500.00	3,345	3,432,574
$1,500.01 to $ 5,000.00	9,970	26,643,107
$5,000.01 to $ 7,500.00	458	2,657,337
$7,500.01 to $10,000.00	126	1,211,834
Total	14,740	$34,361,466
Loans Made During the Year Secured in Whole or in Larger Part on:		
Chattel mortgages on household goods	220	$715,014
Automobiles	701	2,613,194
Other chattels	1,675	5,290,669
Unsecured notes	11,778	24,323,272
Endorsed notes	309	1,204,273
Wage assignments	11	51,179
Other considerations	46	163,865
Total	14,740	$34,361,466
Accounts with no payment of either principal or charges:		
One month	1,030	$1,808,150
Two months	262	387,423
Three months or more	30,252	493,790
Total	31,544	$2,689,363

CONSOLIDATED REPORT OF SUITS, POSSESSION AND SALE OF CHATTELS
OF
49 SMALL LOAN LICENSEES
DECEMBER 31, 1986

	Small Loan Business	
		(CENTS OMMITTED)
	No. of Accounts	Amount Due
SUITS FOR RECOVERY:		
Suits pending at close of previous year	165	$146,134
Suits instituted during the year	372	448,051
Suits on which judgment was secured during the year	187	187,582
Suits settled before judgment during the year	121	159,843
Suits pending at close of current year	229	246,760
WAGE ASSIGNMENTS FILED DURING THE YEAR	0	0
POSSESSION OF CHATTELS OBTAINED BY LICENSEE:		
(A) Household Goods		
By Replevin of Contract Right		
(1) When in use	2	2,100
(2) When not in use	0	0
By Voluntary Surrender		
(1) When in use	0	0
(2) When not in use	1	0
(B) Automobiles		
By Replevin of Contract Right		
(1) When in use	0	0
(2) When not in use	2	1,867
By Voluntary Surrender		
(1) When in use	5	800
(2) When not in use	1	10,602
(C) Other Chattels and Property		
By Replevin of Contract Right		
(1) When in use	1	0
(2) When not in use	0	0
By Voluntary Surrender		
(1) When in use	2	1,400
(2) When not in use	0	0
SALE OF CHATTELS BY LICENSEE:		
(A) With Borrower's Consent		
(1) When in use	4	2,100
(2) When not in use	2	5,660
(B) Without Borrower's Consent		
(1) When in use	0	0
(2) When not in use	0	0

ALL

FINANCIAL INSTITUTIONS

IN

NEW HAMPSHIRE

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Allenstown:		Family Bank & Trust, The
Alton:	*	Farmington National and Savings Bank, Farmington
	*	Wolfeboro National Bank, The, Wolfeboro
Amherst:	*	Amoskeag Bank
	+	Century Mortgage
	+	Colonial Mortgage, Inc.
	*	Milford Co-operative Bank, Milford
	+#	Sears Consumer Financial Corporation
	*	Souhegan National Bank of Milford, Milford (2)
Andover:	*	New London Trust Company, New London
Antrim:	*	Peterborough Savings Bank, Peterborough
Ashland:	*	Meredith Bank & Trust, Meredith
	*	Meredith Village Savings Bank, Meredith
Atkinson:	*	Plaistow Bank and Trust Company, Plaistow
Barrington:	*	Dover Federal Savings Bank, Dover
	*	Southeast Bank for Savings, Dover
	*	Strafford National Bank, Dover
Bedford:	*	Amoskeag Bank, Manchester (2)
	+#	Associates Financial Services of America, Inc.
	*	BankEast, Manchester
	+	Bankers Cooperative Mortgage Services, Inc.
		Bedford Bank, The
	+#	Chrysler First Eastern Financial Corporation
	+	Citicorp Homeowners, Inc.
	+	Citicorp Person-to-Person Financial Center, Inc.
	+	Commonwealth Mortgage Co., Inc.
	+	Consumers Mortgage, Inc.
	+	First Northern Mortgage Corporation
	+	Fleet Mortgage Corp.
	+#	Ford Motor Credit Company
	+	GMAC Mortgage Corporation of PA
	+	Home Owners Federal Mortgage Corp.
	+	National Mortgage Company, Inc.
	+	Northeastern Mortgage Company, Inc.
	*	Numerica Savings Bank, fsb, Manchester
	+	Origination Services, Inc.
	+	Pioneer Financial Mortgage, Inc.
	+	Sears Consumer Financial Corporation (2)
	+	Statewide Funding, Inc.
	+	Vinyl-Side Home Improvement Corp.
Belmont:		Belknap Bank & Trust
	*	First Deposit National Bank, Tilton
Berlin:		Berlin City Bank, The
	*	First NH - White Mountain Bank, North Conway
		Home Bank, fsb
		L'Ange Gardien Credit Union
		United Brotherhood Credit Union

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Bethlehem:	*	Indian Head Bank North, Littleton
Bradford:	*	Lake Sunapee Savings Bank, fsb, Newport
Bristol:		Bristol Bank, The
		IPC Employees Credit Union
	*	Franklin Savings Bank, Franklin
Brookline:	*	Milford Co-operative Bank, Milford
Campton:	+	Barnstable Service Corporation, The
	*	Pemigewasset National Bank of Plymouth, The, Plymouth
	*	Plymouth Guaranty Savings Bank, Plymouth
Canaan:	*	Mascoma Savings Bank, Lebanon
Candia:	*	Derry Bank and Trust Company, Derry
Charlestown:	*	Claremont Savings Bank, Claremont
		Connecticut River Bank
Chester:	*	Derry Bank and Trust Company, Derry
Claremont:	*	BankEast, Manchester (2)
		City Bank and Trust
		Claremont Community Federal Credit Union
		Claremont Savings Bank
	*	Claremont Savings Bank
	*	Connecticut River Bank, Charlestown
	*	Dartmouth Savings Bank, Hanover
	*	Indian Head National Bank, Nashua
Colebrook:		Farmers and Traders National and Savings Bank of Colebrook, The
		First Colebrook Bank, The
	*	First NH - White Mountain Bank, North Conway
Concord:	+#	Avco Financial Services of New Hampshire, Inc.
	*	Bank of New Hampshire, National Association, Manchester (4)
	*	BankEast, Manchester (2)
	#	Beneficial New Hampshire Inc.
	+	Beneficial Mortgage Co. of New Hampshire
		Charter Trust Company
		Concord Postal Credit Union
		Concord Savings Bank
	*	Concord Savings Bank (2)
	+	Domestic Safe Deposit Co.
		First Capital Bank, N.A.
	*	First Capital Bank, N.A. (2)
	+	Home & City Loan Center, Inc.
	*	Indian Head National Bank, Nashua
	+	Loan Depot Corporation
		Merrimack County Savings Bank
	+	National Mortgage Company, Inc.
		New Hampshire Business Development Corporation
		New Hampshire Savings Bank
	*	New Hampshire Savings Bank
		New Hampshire Federal Credit Union

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

Concord: (continued)	+	P & M Associates, Inc.
	+	Regnant Financial Ltd.
	+	Resource Financial Group, Inc., The, D/B/A Resource Lending of NH
	+	Sears Consumer Financial Corporation
	+	Security Pacific Finance Corporation
		Spaulding Memorial Federal Credit Union
	*	United Savings Bank, Manchester
Contoocook Village:	*	Bank of New Hampshire, National Association, Manchester
	*	New Hampshire Savings Bank, Concord
Conway:	*	First NH - White Mountain Bank, North Conway
	*	Indian Head Bank North, Littleton
Cornish Flat:	*	Claremont Savings Bank, Claremont
Danbury:	*	New London Trust Company, The, New London
Derry:	#	Beneficial New Hampshire Inc.
	+	Beneficial Mortgage Co. of New Hampshire
		Derry Bank and Trust Company
	*	Derry Bank and Trust Company
	*	Indian Head National Bank, Nashua
	*	Rockingham County Trust Company, Salem
	*	United Savings Bank, Manchester
	+	Zim Trust, The
Dover:	*	BankEast Savings Bank and Trust, Rochester
	#	Beneficial New Hampshire Inc.
	+	Beneficial Mortgage Co. of New Hampshire
		Dover Federal Savings Bank
	*	Indian Head Bank and Trust Company, Portsmouth
		K. P. Credit Union
		Merchants National Bank
	*	Merchants National Bank
	+	Oakes Financial Services
		Seacoast Savings Bank
	*	Seacoast Savings Bank
		Southeast Bank for Savings
		Strafford National Bank
	*	Strafford National Bank
Durham:	*	Dover Federal Savings Bank, Dover
		Durham Trust Company
	*	Seacoast Savings Bank, Dover
Enfield:	*	First NH Bank of Lebanon, The, Lebanon
	*	Mascoma Savings Bank, Lebanon
Epping:	*	Indian Head Bank and Trust Company, Portsmouth
	+	Tri State Mortgage and Investments, Inc.
Epsom:	*	Suncook Bank, The, Suncook

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Exeter:	*	Bank Meridian, National Association
	+	C F Investments, Inc.
		Exeter Banking Company
		First Savings and Loan Association of New Hampshire
	*	First Savings and Loan Association of New Hampshire
	*	Indian Head Bank and Trust Company, Portsmouth (2)
		P E A Credit Union
	+	Sears Consumer Financial Corporation
Farmington:		Farmington National and Savings Bank
Franconia:	*	Indian Head Bank North, Littleton
	*	Peoples National Bank of Littleton
Franklin:	*	Belknap Bank & Trust, Belmont
	*	First Savings and Loan Association of New Hampshire, Exeter
		Franklin Savings Bank
	*	Franklin Savings Bank
	*	Laconia Peoples National Bank & Trust Co., Laconia (2)
		Webster Valve Employees Federal Credit Union
Gilford:	*	Indian Head National Bank, Nashua
	*	Laconia Federal Savings & Loan Association, Laconia
	+	Sears Consumer Financial Corporation
		Village Bank & Trust Company
Glen:	*	First NH - White Mountain Bank, North Conway
	*	North Conway Bank, North Conway
Goffstown:	*	Amoskeag Bank, Manchester
	*	Indian Head National Bank, Nashua
	*	Merchants National Bank of Manchester, The, Manchester
	+	Sears Consumer Financial Corporation
Gorham:	*	Home Bank, fsb, Berlin
	*	Saver's Bank, The, Littleton
Grantham:	*	Lake Sunapee Savings Bank, fsb, Newport
Greenland:	*	First National Bank of Portsmouth, The, Portsmouth
	*	Portsmouth Savings Bank, Portsmouth
Greenville:		Village Savings Bank
Groveton:	*	Berlin City Bank, The, Berlin
		GROPACO Federal Credit Union
	*	Siwooganock Guaranty Savings Bank, The, Lancaster
Hampstead:	*	Derry Bank and Trust Company, Derry
	*	First Savings and Loan Association of New Hampshire, Exeter
	*	Plaistow Bank and Trust Company, Plaistow

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

Hampton:	*	BankEast Savings Bank & Trust, Rochester
		Bank Meridian, National Association
	*	Bank Meridian, National Association
	*	First National Bank of Portsmouth, Portsmouth
		Hampton Co-operative Bank
	*	Indian Head Bank and Trust Company, Portsmouth
	+	Old Stone Mortgage Corporation
		Seacoast Federal Credit Union
	+	Sears Consumer Financial Corporation
	+	Westmark Mortgage Corporation
Hampton Falls:	*	Exeter Banking Company, Exeter
Hanover:		Dartmouth National Bank
	*	Dartmouth National Bank
		Dartmouth Savings Bank
	*	First NH Bank of Lebanon, The, Lebanon
		Hanover Bank & Trust Company
	*	Hanover Bank & Trust Company
		Hanover Credit Union
		Occom Federal Credit Union
	+	Vermont Mortgage Group, Inc.
Henniker:	*	First Capital Bank, N.A., Concord
	*	Valley Bank, The, Hillsboro
Hillsboro:	*	Bank of New Hampshire, National Association, Manchester
		Contoocook Valley Federal Credit Union
		Valley Bank, The
Hinsdale:	*	Cheshire National Bank, The, Keene
Holderness:	*	Plymouth Guaranty Savings Bank, Plymouth
Hollis:	*	First Federal Bank, fsb, Nashua
	*	Souhegan National Bank, Milford
Hooksett:	*	Amoskeag Bank, Manchester (2)
	*	Suncook Bank, The, Suncook
	*	United Savings Bank, Manchester
Hudson:	*	Bank of New Hampshire, National Association, Manchester
	*	BankEast, Manchester
	*	First Federal Bank, fsb, Nashua
	*	Indian Head National Bank, Nashua
	*	Nashua Federal Savings & Loan Association, Nashua
	*	Nashua Trust Company, Nashua
Jaffrey:		Monadnock Bank, The
	*	Peterborough Savings Bank, Peterborough

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Keene:		Cheshire County Savings Bank
	*	Cheshire County Savings Bank (2)
		Cheshire Hospital Federal Credit Union
		Cheshire National Bank, The
	*	Cheshire National Bank, The
		First Northern Co-operative Bank
	+	First Northern Mortgage Corporation
		Indian Head National Bank of Keene
	*	Indian Head National Bank of Keene (2)
		K.M.T.C. Employees Federal Credit Union
		Keene Savings Bank
		M P B Employees Credit Union
		Monadnock Credit Union
		N.G.M Employees Federal Credit Union
		S & C Credit Union
Kingston:	*	Plaistow Bank and Trust Company, Plaistow (2)
Laconia:	+#	Avco Financial Services of New Hampshire, Inc.
		Belknap County Federal Employees Credit Union
	#	Beneficial New Hampshire Inc.
	+	Beneficial Mortgage Co. of New Hampshire
	+#	Chrysler First Financial Services Corporation
	*	Indian Head National Bank, Nashua
		Laconia Federal Savings & Loan Association
		Laconia Peoples National Bank & Trust Co.
	*	Laconia Peoples National Bank & Trust Co. (3)
		Laconia Savings Bank
	+	National Mortgage Company, Inc.
	*	New Hampshire Savings Bank, Concord
Lakeport:	*	Indian Head National Bank, Nashua
Lancaster:		Lancaster National Bank, The
	*	Peoples National Bank of Littleton, Littleton
		Siwooganock Guaranty Savings Bank, The
Langdon:	*	Connecticut River Bank, Charlestown
Lebanon:		First NH Bank of Lebanon
	*	Hanover Bank & Trust Company
		Mascoma Savings Bank
		SBB Employees Credit Union
	+#	Security Pacific Finance Corp.
Lincoln:	*	Plymouth Guaranty Savings Bank, Plymouth
	*	Saver's Bank, The, Littleton
Lisbon:	*	Indian Head Bank North, Littleton
	*	Woodsville Guaranty Savings Bank, Woodsville
Littleton:		Indian Head Bank North
		Peoples National Bank of Littleton
		Saver's Bank, The
	*	Saver's Bank, The

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

Londonderry:	*	Amoskeag Bank, Manchester
	*	Bedford Bank, The, Bedford
	+	Colonial Mortgage, Inc.
	+	CSB Mortgage Company, Inc., D/B/A Homeowners Mortgage Co., Inc.
	*	Indian Head National Bank, Nashua
	*	Numerica Savings Bank, fsb, Manchester
Lyme:	*	Dartmouth National Bank, Hanover
Manchester:		Amoskeag Bank
	*	Amoskeag Bank (4)
	+#	Avco Financial Services of New Hampshire, Inc. (2)
		B.G.S. Employees Federal Credit Union
		Bank of New Hampshire, National Association
	*	Bank of New Hampshire, National Association (5)
		BankEast
	*	BankEast (2)
	+	BankEast Mortgage Corporation
		BankEast Trust Company
	#	Beneficial New Hampshire, Inc.
	+	Beneficial Mortgage Co. of New Hampshire
	+	Boston Five Mortgage Corporation, The
	+	C.I.T. Financial Services, Inc.
		Cathedral Parish Credit Union
	+	Century Mortgage Co., Inc.
	+#	Commercial Credit Corporation
	*	Derry Bank and Trust Company, Derry (2)
	+	Dime Real Estate Services -- New Hampshire, Inc.
	+	Farragut Mortgage Company, Inc.
		First NH Investment Services Corp.
	+	First NH Mortgage Corp.
		Granite State Credit Union
	+#	Household Finance Corporation II
	*	Indian Head National Bank, Nashua
		J. F. & Associates Credit Union
	+	John Hancock Home Mortgage Corporation
	+	Kissell Company, Inc.
	+	Kittredge Associates, Inc.
	+	Manchester Mortgage Company
		Manchester Municipal Employees Credit Union
		Merchants National Bank of Manchester, The
	*	Merchants National Bank of Manchester, The (3)
	+	Merrill Lynch Equity Management, Inc.
	+	Money Store, The/New Hampshire Inc.
		N.H. Food Industry Credit Union
	+	Numerica Financial Center, Inc.
		Numerica Savings Bank, fsb
	*	Numerica Savings Bank, fsb (4)
		Postal Employees' Credit Union of New Hampshire
		St. Mary's Bank
	*	St. Mary's Bank
	+#	Security Pacific Finance Corp.
	#	Taube Finance Co., Inc.
	+	Taube Investment Corporation
		Telephone Credit Union of NH
		Union Leader Employees Credit Union
		United Savings Bank
	*	United Savings Bank, Manchester (2)

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Marlborough:	*	Indian Head National Bank of Keene, Keene
Meredith:	*	BankEast, Manchester
	*	Belknap Bank & Trust, Belmont
		Meredith Bank & Trust
		Meredith Village Savings Bank
Meriden:	*	First NH Bank of Lebanon, The, Lebanon
Merrimack:	*	Bank of New Hampshire, National Association, Manchester
	*	First Federal Bank, fsb, Nashua
	*	Indian Head National Bank, Nashua
	*	Merchants National Bank of Manchester, Manchester
	*	Nashua Federal Savings and Loan Association, Nashua
	*	Numerica Savings Bank, fsb, Manchester (2)
	+#	Sears Consumer Financial Corporation
Milford:	#	Beneficial New Hampshire Inc.
	+	Beneficial Mortgage Co. of New Hampshire
		Hillsborough Bank & Trust Company
	*	Merchants National Bank of Manchester, Manchester
		Milford Co-operative Bank
	*	Peterborough Savings Bank, Peterborough
	+	Seacoast Mortgage Corporation
		Souhegan National Bank, The
	*	Souhegan National Bank, The
Monroe:	*	Woodsville Guaranty Savings Bank, The, Woodsville
Mont Vernon:	*	Milford Co-operative Bank, Milford
Moultonboro:	*	Meredith Bank & Trust, Meredith
	*	Meredith Village Savings Bank, Meredith
Nashua:	*	Amoskeag Bank, Manchester
	+#	Avco Financial Services of New Hampshire, Inc.
	*	Bank of New Hampshire, National Association, Manchester (6)
	*	BankEast, Manchester (2)
	+	Barnstable Service Corporation, The
	#	Beneficial New Hampshire Inc.
	+	Beneficial Mortgage Co. of New Hampshire
	+	Camelot Financial Services, Inc., D/B/A Camelot Mortgage Company
	+	Camelot Financial Services, Inc., D/B/A ERA Mortgage Company
	#	Chrysler First Financial Services Corporation
	+	Comfed Mortgage Co., Inc.
	+	Consumers Mortgage, Inc.
	+	Financial Enterprises Corp.
		First Federal Bank, fsb
	+	First NH Mortgage Corp.
	+	First Union Mortgage Corp.
	+	Fleet Mortgage Corp.
	+	Fortune Financial Group, Inc.
		Gateway Credit Union
	+	Home Owners Federal Mortgage Corp.
	+#	Household Finance Corporation II

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Nashua: (continued)		Impco Employees Federal Credit Union
	+	Indian Head Mortgage Corporation
		Indian Head National Bank
	*	Indian Head National Bank (3)
	+	Irving Financial Centers, Inc.
	+	Mariner Mortgage Corporation
	*	Merchants National Bank of Manchester, The
		Nashua Federal Savings & Loan Association
	*	Nashua Federal Savings & Loan Association (2)
		Nashua Municipal Employees Credit Union
		Nashua Trust Company
	*	Nashua Trust Company (4)
	+	National Mortgage Company, Inc.
	*	New Hampshire Savings Bank, Concord
	*	Numerica Savings Bank, fsb
	+	Old Stone Mortgage Corporation
		St. Joseph Hospital Employees Credit Union
		Sanders Employees Federal Credit Union
	+#	Sears Consumer Financial Corporation
	+#	Security Pacific Finance Corp.
		Sprague-Nashua Credit Union
		Triangle Federal Credit Union
	+	Westmark Mortgage Corporation
New Boston:	*	Souhegan National Bank, The, Milford
New Ipswich:	*	Village Savings Bank, Greenville
New London:		New London Trust Company, The
	*	New London Trust Company, The
	*	Lake Sunapee Savings Bank, fsb, Newport
	*	Sugar River Savings Bank, Newport
Newington:		Atlantic Trust Company
	*	First National Bank of Portsmouth, The, Portsmouth
	*	Merchants National Bank, Dover (2)
		Newco Credit Union
Newmarket:	*	Indian Head Bank and Trust Company, Portsmouth
Newbury:	*	New London Trust Company, The, New London
Newport:	*	BankEast, Manchester
	*	Indian Head National Bank, Nashua
		Lake Sunapee Savings Bank, fsb
	*	Lake Sunapee Savings Bank, fsb
		Sugar River Savings Bank
North Conway:		First NH - White Mountain Bank
	*	Home Bank, fsb, Berlin
	*	Indian Head Bank North, Littleton
		North Conway Bank
	*	North Conway Bank (2)

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

North Hampton:	*	Bank Meridian, National Association, Hampton
	*	Exeter Banking Company, Exeter
	*	Portsmouth Savings Bank, Portsmouth
	*	Seabrook Bank and Trust Co., Seabrook
North Londonderry:	+#	Sears Consumer Financial Corporation
North Walpole:	*	Savings Bank of Walpole, Walpole
Northwood:	*	Suncook Bank, The, Suncook
North Woodstock:	*	Plymouth Guaranty Savings Bank, Plymouth
Orford:		Equity Employees Credit Union
	*	Hanover Bank & Trust Company, Hanover
Ossipee:	*	Indian Head Bank North, Littleton
	*	Wolfeboro National Bank, The, Wolfeboro
Pease Air Force Base:	*	Indian Head Bank and Trust Company, Portsmouth
Pelham:	*	BankEast Savings Bank and Trust, Rochester
		Pelham Bank and Trust Company
Penacook:	*	First Capital Bank, N.A., Concord
	*	New Hampshire Savings Bank, Concord
Peterborough:		AWANE Credit Union
		First National Bank of Peterborough, The
	*	First National Bank of Peterborough, The
	*	Monadnock Bank, The, Jaffrey
		Peterborough Savings Bank
	*	Peterborough Savings Bank (2)
	*	Village Savings Bank, Greenville
Piermont:	*	Woodsville Guaranty Savings Bank, The, Woodsville
Pittsfield:	*	First Capital Bank, N.A., Concord
	*	New Hampshire Savings Bank, Concord
Plainfield:	*	First NH Bank of Lebanon, Lebanon
Plaistow:	+#	Avco Financial Services of New Hampshire, Inc.
		Plaistow Bank and Trust Company
		Plaistow Co-operative Bank
Plymouth:		Pemigewasset National Bank of Plymouth, The
	*	Pemigewasset National Bank of Plymouth, The
		Plymouth Guaranty Savings Bank
	*	Saver's Bank, The, Littleton
Portsmouth:	*	BankEast Savings Bank and Trust, Rochester (2)
	#	Beneficial New Hampshire Inc.
	+	Beneficial Mortgage Co. of New Hampshire
	+	C.I.T. Financial Services, Inc.
	+	Comfed Mortgage Co.
	+	Consumers Mortgage, Inc.

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Portsmouth: (continued)	*	Durham Trust Company, Durham (3)
	*	Exeter Banking Company
	*	First Federal Bank, fsb, Nashua
		First National Bank of Portsmouth, The
	*	First National Bank of Portsmouth, The
	+	First NH Mortgage Corp.
		First Signature Bank and Trust Company
		Indian Head Bank and Trust Company
	*	Indian Head Bank and Trust Company (2)
	+	Merrimack Mortgage & Trust, Inc.
	+	National Mortgage Company, Inc.
	*	New Hampshire Savings Bank, Concord
		Northeast Federal Credit Union
	+	Numerica Financial Center, Inc.
		Olde Port Bank & Trust Company
		Piscataqua Savings Bank
		Portsmouth Savings Bank
	+	Provident Financial Services, Inc.
	+#	Security Pacific Finance Corp.
		Service Federal Credit Union
Raymond:	*	Exeter Banking Company, Exeter
	*	First Savings and Loan Association of New Hampshire, Exeter
	*	Indian Head Bank and Trust Company, Portsmouth
Rindge:	*	Monadnock Bank, The, Jaffrey
Rochester:	+#	Avco Financial Services of New Hampshire, Inc.
		BankEast Savings Bank and Trust
	*	BankEast Savings Bank and Trust (2)
	#	Beneficial New Hampshire Inc.
	+	Beneficial Mortgage Co. of New Hampshire
		Fiduciary Trust Company of New Hampshire
	*	Granite State, National Bank, Somersworth
		Holy Rosary Credit Union
	*	Indian Head Bank and Trust Company, Portsmouth
	*	Merchants National Bank, Dover
		Profile Bank, fsb
	+#	Security Pacific Finance Corp.
	*	Southeast Bank for Savings, Dover
Rollinsford:	*	Granite State National Bank, Somersworth
	*	Southeast Bank for Savings, Dover
Rye:	*	First National Bank of Portsmouth, The, Portsmouth
	+	Sears Consumer Financial Corporation
Salem:	+#	Avco Financial Services of New Hampshire, Inc.
	*	BankEast Savings Bank and Trust, Rochester
	+	Chase Home Mortgage Corporation
	+	Comfed Mortgage Co., Inc.
	+	Eastern Funding
		Fidelity Bank & Trust Company
	+	Home Owners Funding Corporation of Connecticut
	*	Indian Head National Bank, Nashua
	+	K.A.Z. Associates, Inc., D/B/A Eastern Funding
	+	Metro Mortgage Company, Inc.
	+	Mortgages Unlimited Corporation

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

Salem: (continued)	*	Pelham Bank and Trust Company, Pelham
		Rockingham County Trust Co.
	*	Rockingham County Trust Co.
		Salem Co-operative Bank
		Spicket Valley Federal Credit Union
Sanbornville:	*	BankEast Savings Bank and Trust, Rochester
	*	Profile Bank, fsb, Rochester
Sandown:		WRG Credit Union
Salisbury:		Liberty Savings Bank
Seabrook:		Bailey Federal Credit Union
	*	Bank Meridian, National Association, Hampton
		Seabrook Bank and Trust Company
	*	Seabrook Bank and Trust Company
		U.S. Savings Bank of America, The
Somersworth:		Granite State National Bank
	*	Granite State National Bank
	+#	Sears Consumer Financial Corporation
		Somersworth Bank, The
		Somersworth General Electric Employees' Credit Union
	*	Southeast Bank for Savings, Dover
Stratham:	*	Exeter Banking Company, Exeter
	*	First Savings and Loan Association of New Hampshire, Exeter
	+#	Sears Consumer Financial Corporation
Sunapee:	*	BankEast, Manchester
	*	Lake Sunapee Savings Bank, fsb, Newport
	*	Sugar River Savings Bank, Newport
Suncook:		Central Credit Union
		Suncook Bank, The
Tilton:		Arwood Tilton Employees Federal Credit Union
		First Deposit National Bank
		Iona Savings Bank
Troy:	*	Monadnock Bank, The, Jaffrey
Tuftonboro:	*	Wolfeboro National Bank, Wolfeboro
Wakefield:	*	Profile Bank, fsb, Rochester
Walpole:	*	Indian Head National Bank of Keene, Keene
		Savings Bank of Walpole
Warner:	*	BankEast, Manchester
	*	Sugar River Savings Bank, Newport
Warren:	*	Woodsville Guaranty Savings Bank, The, Woodsville

* Branch
+ Mortgage Home Loan Company
# Small Loan Company

West Lebanon:	#	Beneficial New Hampshire Inc.
	+	Beneficial Mortgage Co. of New Hampshire
	*	City Bank and Trust, Claremont
	*	Connecticut River Bank, Charlestown
	*	Dartmouth Savings Bank, Hanover
	*	Dartmouth National Bank, Hanover
	*	First NH Bank of Lebanon, The, Lebanon (2)
	*	Hanover Bank & Trust Company, Hanover
	*	Mascoma Savings Bank, Lebanon
West Ossipee:	*	North Conway Bank, North Conway
West Rindge:	+	Sterling Mortgage Corporation
West Stewartstown:	*	Farmers and Traders National and Savings Bank of Colebrook, The, Colebro
Whitefield:	*	Indian Head Bank North, Littleton
Wilton:	*	Indian Head National Bank, Nashua
Winchester:	*	Cheshire National Bank, The, Keene
		Winchester NH Credit Union
Windham:	*	Bedford Bank, The, Bedford
		Fortune Guaranty Savings Bank
	*	Pelham Bank and Trust Company, Pelham
Wolfeboro:	*	BankEast, Manchester
		Wolfeboro National Bank, The
Woodsville:	*	Indian Head Bank North, Littleton
		Woodsville Guaranty Savings Bank, The

* Branch
+ Mortgage Home Loan Company
# Small Loan Company